



# **STIC Search Report**

## **EIC 3600**

**STIC Database Tracking Number: 191340**

**TO: Elaine Gort**  
**Location: KNX 5B07**  
**Art Unit : 3627**  
**Monday, June 05, 2006**  
**Case Serial Number: 09927296**

**From: Janice Burns**  
**Location: EIC 3600**  
**Knox 4B71**  
**Phone: 2-3518**  
**Janice.Burns@uspto.gov**

### **Search Notes**

Dear Examiner

Please review the following results.

I found a couple articles about using a credit card rebates to pay down insurance premiums and one where the rebate goes into a college fund. Australia and New Zealand Bank had a card called the ANZ Medical Insurance MasterCard, which died a few years ago.

If you have an questions or need a refocused please feel to contact me.

Janice Burns, MLS  
ASRC Aerospace Corporation  
US Patent & Trademark Office  
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1254  
191340



# STIC EIC 3600 Search Request Form

Today's Date:

Class/Subclass

What date would you like to use to limit the search?

5-30-06

Priority Date:

Other:

Name Elaine Gort

Format for Search Results (Circle One):

113 AU 3629 Examiner # 791459

PAPER DISK EMAIL

Room # 1LNK 5807 Phone 2-6781

Where have you searched so far?

Serial # 9/927296

USP DWPI EPO JPO ACM IBM TDB

IEEE INSPEC SPI Other \_\_\_\_\_

Is this a "Fast & Focused" Search Request? (Circle One) YES NO

A "Fast & Focused" Search is completed in 2-3 hours (maximum). The search must be on a very specific topic and meet certain criteria. The criteria are posted in EIC3600 and on the EIC3600 NPL Web Page at <http://ptoweb/patents/stic/stic-ic3600.htm>.

What is the topic, novelty, motivation, utility, or other specific details defining the desired focus of this search? Please include the concepts, synonyms, keywords, acronyms, definitions, strategies, and anything else that helps to describe the topic. Please attach a copy of the abstract, background, brief summary, pertinent claims and any citations of relevant art you have found.

STIC Searcher \_\_\_\_\_ Phone \_\_\_\_\_

Date picked up \_\_\_\_\_ Date Completed \_\_\_\_\_



# EIC2100 COMMERCIAL DATABASE SEARCH REQUEST

Staff Use Only

## Complete 705 Template Search Requested

☐ RUSH - SPE signature required: [Signature]

Access DB# \_\_\_\_\_

Business Methods Case: 705/ 26

Log Number \_\_\_\_\_

Write in 705 subclass(es) to search required files for 705 cases or cases cross referenced in 705.

Requester's Full Name: Elaine Gort Examiner #: 77459 Date: 5/30/06

Art Unit: 3627 Phone Number 571/272-6781 Serial Number: 9/927,296

Bldg & Room #: PK5-7B21 <sup>Key 5B07</sup> Results Format Preferred: PAPER

If more than one search is submitted, please prioritize searches in order of need.

### Provide the PALM Bib page or the following:

Title of Invention: see attached bib sheet

Inventors (provide full name): see bib

Earliest Priority Filing Date: 3/23/01

### Requested attachments:

- If possible, provide the cover sheet, the IDS, examples, or relevant citations, authors, etc, if known.
- Please attach copies of the parts of this case that help explain or are most pertinent to this search. Examples are:  
abstract, background, summary, claim(s) [not all of the claims].

**See particularly claims 45 + 49**

### The claimed or apparent novelty of the invention is:

A credit card that provides rebates to  
medical insurance accounts,

### This search should focus on:

(Also include keywords or synonyms)

Special Instructions or Other Comments: internet search requested also

Thanks

Appln No. 09/927,296  
Amdt date January 3, 2006  
Reply to Office action of October 3, 2005

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1-44. (Canceled)

45. (New) A method for providing rebates for charges made to a credit card as payments for amounts due on an insurance account, the method comprising:

providing a web site displaying a plurality of insurance policies to which the rebates may be applied;

receiving at the website, a user selection of at least one of the displayed plurality of insurance policies for applying the rebates;

identifying, at the website, an insurance account associated with the user selected insurance policy;

identifying, at the web site, a credit card account;

linking the insurance account with the credit card account;

calculating a rebate amount based on a purchase amount charged to the credit card account using an associated credit card;

electronically transmitting the rebate amount to a remote processing system associated with the insurance account; and

applying, by the remote processing system, the rebate amount to the insurance account.

46. (New) The method of claim 45, wherein the remote processing system is accessed over a wide area data communications network.

47. (New) The method of claim 45, wherein the rebate amount is a percentage of a purchase amount charged to the credit card account.

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48. (New) The method of claim 45 further comprising:  
automatically identifying an amount due on the insurance account; and  
automatically applying the rebate amount to the amount due on the insurance account and  
reducing the amount due.

49. (New) A method for providing rebates for charges made to a credit card for  
making payments for medical expenses, the method comprising:  
calculating a rebate amount based on a purchase amount charged to a credit card account  
using an associated credit card;  
identifying a medical services account associated with the credit card account;  
transferring funds associated with the rebate amount to the identified medical services  
account;  
receiving information on a medical expenditure associated with the medical services  
account; and  
automatically transferring funds out of the medical services account based on the medical  
expenditure.

50. (New) The method of claim 49 further comprising verifying an amount of  
existing funds in the medical services account.

51. (New) The method of claim 50 further comprising:  
linking the medical services account to a second account;  
detecting insufficient funds in the medical services account; and  
transferring the detected insufficient funds amount out of the second account.

52. (New) A system for providing rebates for charges made to a credit card as  
payments for amounts due on an insurance account, the system comprising:  
a first processing system associated with a credit card account;

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**Amdt date January 3, 2006**  
**Reply to Office action of October 3, 2005**

a second processing system associated with an insurance account; and  
means for linking the credit card account and the insurance account,  
wherein the first processing system calculates a rebate amount based on a purchase amount charged to the credit card account using an associated credit card, electronically transmits the rebate amount to the second processing system, and the second processing system applies the rebate amount to the insurance account.

53. (New) The system of claim 52, wherein the first and second processing systems are physically remote processing system maintained by different companies.

54. (New) The system of claim 52, wherein the electronically transmitting is electronically transmitting the credit card account over a wide area data communications network.

55. (New) The system of claim 52, wherein the first processing system is further configured to:  
provide a web site displaying a plurality of insurance policies to which the rebates may be applied;  
receive at the website a user selection of at least one of the displayed plurality of insurance policies for applying the rebates;  
identify at the website the insurance account associated with the user selected insurance policy;  
identifying at the web site the credit card account; and  
link the insurance account with the credit card account.

56. (New) The system of claim 52, wherein the rebate amount is a percentage of a purchase amount charged to the credit card account.

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**Amdt date January 3, 2006**  
**Reply to Office action of October 3, 2005**

57. (New) The system of claim 52, wherein the first processing system is further configured to:

automatically identify an amount due on the insurance account; and

automatically apply the rebate amount to the amount due on the insurance account and reduce the amount due.

Set	Items	Description
S1	46672	(CHARGE OR CREDIT OR DEBIT OR CHECK OR CHEQUE OR BANK OR B-ANC OR SMART) (1W) (CARD OR CARDS) OR CHARGECARD? ? OR CREDITCARD? ? OR DEBITCARD? ? OR BANKCARD? ? OR CHECKCARD? ? OR VISA OR MASTERCARD OR MASTER()CARD OR AMERICAN()EXPRESS OR AMERICA-NEXPRESS OR A
S2	377378	REBATE? ? OR CASH()BACK OR CASHBACK OR DOLLARS OR REWARD? ? OR POINTS
S3	210739	INSURANCE OR (MEDICAL OR HEALTH OR HEALTHCARE) (2N) (POLICY - OR POLICIES OR ACCOUNT? ? OR SERVICE? ? OR BENEFIT? ? OR EXP-ENSE? ?)
S4	1562	S1(S)S2
S5	83	S4 AND S3
S6	70	S5 NOT PY>2001
S7	69	RD (unique items)
S8	74	S4(2S)S3
S9	74	S4(S)S3
S10	4178010	APPLY? OR APPL??? OR PAY??? OR PAID OR PAYMENT? OR USED OR LINK???
S11	29	S7 AND S10
S12	29	RD (unique items)
S13	33	S9 AND S10
S14	27	S13 NOT PY>2001
S15	26	RD (unique items)
File	2:INSPEC 1898-2006/May W4	(c) 2006 Institution of Electrical Engineers
File	35:Dissertation Abs Online 1861-2006/May	(c) 2006 ProQuest Info&Learning
File	65:Inside Conferences 1993-2006/Jun 02	(c) 2006 BLDSC all rts. reserv.
File	99:Wilson Appl. Sci & Tech Abs 1983-2006/Apr	(c) 2006 The HW Wilson Co.
File	474:New York Times Abs 1969-2006/Jun 04	(c) 2006 The New York Times
File	475:Wall Street Journal Abs 1973-2006/Jun 02	(c) 2006 The New York Times
File	583:Gale Group Globalbase(TM) 1986-2002/Dec 13	(c) 2002 The Gale Group

*NPL  
search*



**15/5/1 (Item 1 from file: 2)**

DIALOG(R)File 2:INSPEC

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08170887 INSPEC Abstract Number: C2002-03-7130-016

**Title: Governments equipped with IT: utilization of smart cards**

Author(s): Nakayama, M.

Journal: Fujitsu vol.52, no.6 p.565-70

Publisher: Fujitsu,

Publication Date: 2001 Country of Publication: Japan

CODEN: FUJTAR ISSN: 0016-2515

SICI: 0016-2515(2001)52:6L:565:GEWU;1-W

Material Identity Number: D926-2001-006

Language: Japanese Document Type: Journal Paper (JP)

Treatment: General, Review (G)

Abstract: The New Media Development Association (NMDA) is running a project to promote research of cities that have been equipped with IT through the spread of **smart cards**. The project now has 21 member consortiums in Japan. The objective of the project is to reinforce information technology (IT) innovation by making surveys on the use of **smart cards**, which will be key devices for electronic administrations in the future. The surveys are designed to assess various **points** about the issuance and operation of **smart cards**, for example, whether it will be feasible for the government to operate them, whether they make citizen's lives more convenient, and whether citizens find them easy to use. Another objective of the project is to evaluate whether **smart cards** will make it easy to integrate services such as the issuance of certificates, services in ombudsman systems, library book borrowing and facility reservations, and **medical insurance services**, across multiple administrative bodies. This paper outlines the overall project and the procedure for demonstrating wide-area **linkage** models of smaller local governments. This paper also assesses the issuance and management of **smart cards** over virtual associations of neighboring, smaller local governments. The project is expected to provide results that will assist in the future development of electronic local government. (2 Refs)

Subfile: C

Descriptors: government data processing; information technology; insurance data processing; library automation; medical administrative data processing; public administration; smart cards

Identifiers: New Media Development Association; NMDA; IT; smart cards; Japan; information technology; surveys; citizens; certificates; ombudsman systems; library book borrowing; facility reservations; medical insurance services; administrative bodies; local governments; virtual associations; electronic local government

Class Codes: C7130 (Public administration); C7210L (Library automation); C7140 (Medical administration)

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**15/5/2 (Item 2 from file: 2)**

DIALOG(R)File 2:INSPEC

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07522619 INSPEC Abstract Number: C2000-04-7140-043

**Title: Win-win opportunities by using smart cards in health care**

Author(s): van den Oever, J.G.J.M.

Author Affiliation: ZorgPas Initiatief, Zeist, Netherlands

Conference Title: Health Cards '97 p.119-22

Editor(s): van den Broek, L.; Sikkels, A.J.

Publisher: IOS Press, Amsterdam, Netherlands  
Publication Date: 1997 Country of Publication: Netherlands xii+414 pp.  
ISBN: 90 5199 379 X Material Identity Number: XX-2000-00382  
Conference Title: Health Cards'97. Fourth International Congress  
Conference Date: 12-14 Nov. 1997 Conference Location: Amsterdam, Netherlands  
Language: English Document Type: Conference Paper (PA)  
Treatment: Applications (A); Practical (P)  
Abstract: Changes in society lead to the individualization of both health care and **insurance** packages. This has created a necessity for patients and health professionals to have available at any time a personal key to patient data and **insurance** data. The "ZorgPas Initiatief" is starting a roll-out of **smart cards** for personal use by patients at **points** of care. The first goal is to save costs by simplifying the financial/administrative process using a card transaction switch. Other objectives are **linked** to the parallel development of shared databases with patient data, which need secure and safe control by the owner of the data, i.e. the patient. The "ZorgPas Initiatief" is an initiative of health **insurance** companies in co-operation with organisations of health professionals and the Dutch government. The initiative will benefit all three parties involved: patients, health professionals and **insurance** companies. (0 Refs)  
Subfile: C  
Descriptors: distributed databases; health care; insurance data processing; security of data; smart cards  
Identifiers: win-win opportunities; smart cards; health care; social changes; health insurance; personal key; patient data; ZorgPas Initiatief; financial process; administrative process; card transaction switch; shared databases; safe secure control; health professionals; Dutch government; insurance companies  
Class Codes: C7140 (Medical administration); C7120 (Financial computing)  
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15/5/3 (Item 1 from file: 475)  
DIALOG(R)File 475:Wall Street Journal Abs  
(c) 2006 The New York Times. All rts. reserv.

08067454 NYT Sequence Number: 000000000712  
**HOW TO KEEP BUYING AND STILL SAVE FOR COLLEGE**  
Bulkeley, William M  
Wall Street Journal, Col. 5, Pg. 1, Sec. B  
Wednesday July 12 2000  
DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English  
RECORD TYPE: Abstract

ABSTRACT:

UPromise Inc is adapting the idea of frequent-flyer spending credits to building a college nest egg; the new company says that by November, consumers who buy items ranging from cars to **insurance** can have **payment rebates** invested in individual tax-free college funds; using a UPromise **credit card** will also build savings; Smith Barney and others have signed on to manage the funds (L)

COMPANY NAMES: Upromise Inc; Smith Barney Inc  
DESCRIPTORS: Colleges and Universities; Credit and Money Cards; Rebates  
PERSONAL NAMES: Bulkeley, William M

**15/5/4 (Item 1 from file: 583)**

DIALOG(R)File 583:Gale Group Globalbase(TM)

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09647983

BPL Mobile, ICICI bank launch co-branded credit card

India: Co-branded card from BPL, ICICI Bank

The Economic Times (YZY) 27 Nov 2001 Online

Language: ENGLISH

In India, BPL Mobile (BPL) and ICICI Bank launched the BPL Mobile-ICICI Bank co-branded **credit card** in Tamil Nadu, Pondicherry, Maharashtra, Goa and Kerala circles on 26 November 2001. The managing director of ICICI Personal Financial Services, V Vaidyanathan said the co-branded card comes with features like automatic debit, higher **reward points** and no requirement of extra deposits for roaming facility. Apart from that, the **credit card** would also provide existing customers of BPL with benefits such as mobile phone **insurance** and convenient **payment** facility. No extra deposit from clients is required for national roaming facility with the co-branded **credit card**.

COMPANY: ICICI BANK; BPL MOBILE

PRODUCT: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141);

Cellular Radio Services (4811CR);

EVENT: Marketing Procedures (24); Company Formation (14);

COUNTRY: India (9IND);

**15/5/5 (Item 2 from file: 583)**

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09605245

Quiero TV lanza una tarjeta de fidelizacion

Spain: Quiero TV launches Visa Barclaycard

La Gaceta de los Negocios (ZDA) 26 Sep 2001 Online

Language: SPANISH

**Visa** Quiero Barclaycard is the name of the new **credit card** launched by Spanish digital terrestrial TV Quiero TV. By using the card, clients will accumulate **points** (called wops) to be then exchanged to watch **pay**-programmes, such as football matches or movies. Wops can be also collected when purchasing from the company's portal, buying **pay**-programmes and making regular acquisitions in stores. The card is free during the first year, it has a limit of EUR 6,000 and also includes a travel **insurance**. \*

COMPANY: QUIERO TV

PRODUCT: Commercial Banks (6020); Consumer Finance Institutions (6140);

Nonbank Credit Card Firms (6141);

COUNTRY: Spain (4SPA);

**15/5/6 (Item 3 from file: 583)**

DIALOG(R)File 583:Gale Group Globalbase(TM)

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09544086

Los salarios de los empleados online suben un 6%

SPAIN: INTERNET SALARIES TO REDUCE THE INCREASE

Expansion (EXN) 11 jun 2001 p.3

Language: SPANISH

According to an study done by consulting company William M. Mercer, the Internet salaries have increased an average of 6.02% in 2001, however, the forecast for 2002 **points** out an average increase of just 2.7%. The study shows also that around 91% of Internet executives receive also short term incentives and 16% of the Internet companies have started to offer long term incentives. Instead of offering economic incentives or increasing the salaries, nearly 86% of the companies **pay** the lunch to their employees; 68% offer **insurance** products; and 40% permit the use of **credit cards** from the company in order to cover the expenses of their employees while working. \*

COMPANY: WILLIAM M MERCER

PRODUCT: Database Vendors (7375);

EVENT: Personal Income (52);

COUNTRY: Spain (4SPA);

**15/5/7 (Item 4 from file: 583)**

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09494815

IA, American Express launch IA-AE card

INDIA: IA, AE TIED UP FOR CARD

The Times of India (TSI) 28 Mar 2001 online

Language: ENGLISH

An Indian Airlines- **American Express** card has been unveiled in India by a tie-up formed by Indian Airlines (IA) and **American Express** (AE). The benefits offered to the cardholders include: 1) Access to airport lounge; 2) Special check-in counters at the airports in . Bangalore, Delhi, Hyderabad, Mumbai, Kolkata . and Chennai; and 3) Confirmation on economy and business class . passengers on priority basis. Apart from no pre-fixed spending limit, other features of the card include baggage loss **insurance** of a maximum of RS 25,000, free companion card as well as globally card of a card. For procurement of each ticket of Alliance Air and Indian Airlines, double membership **reward points** will be granted to cardholders, who are also frequent flyers. For holders that **apply** by 31 July 2001, an introductory special bonanza offer could be taken part by the holders. One hundred return tickets to any places in India and holiday packages at Leela Resorts as well as a special draw will be offered by Indian Airlines.

COMPANY: ALLIANCE AIR; AMERICAN EXPRESS; INDIAN AIRLINES

PRODUCT: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141);

Passenger Air Transport (4501); Scheduled Airlines (4510);

EVENT: Product Design & Development (33); Company Formation (14);

COUNTRY: India (9IND);

**15/5/8 (Item 5 from file: 583)**

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09493973

Tarjetas de credito, espejisimos de interes

COSTA RICA: CREDIT CARD RATES MATCH BENEFITS  
La Republica (Costa Rica) (AWP) 26 Mar 2001 Online  
Language: SPANISH

In Costa Rica, about 40% of the population has a **credit card**. Many of these **credit card** programs offer a stack of benefits such as trips and gifts via **points** programs from accumulated transactions. However, along with these benefits come higher interest rates, and the majority of local cardholders **pay** no attention to the latter, according to an observation by economist Miguel Loria. Cardholders are more aware of the benefits and the **credit card payoff** terms of their cards, which can last from 24 to 50 months. One of the benefits that catch the attention of consumers include a US\$ 400 **medical benefits** package from Banex for 35,000 accumulated **points**. Banco Uno offers an entire catalogue of **rewards** for its **points** program, including everything from an iron to luxury cruise in Egypt. \*

COMPANY: BANEX; BANCO UNO  
PRODUCT: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141);  
Interest Rates (E5610);  
EVENT: Marketing Procedures (24);  
COUNTRY: Costa Rica (3COS);

15/5/9 (Item 6 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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09435286  
DC Card to issue credit card to meiji life policyholders  
JAPAN: CREDIT CARDS FOR MEIJI LIFE POLICYHOLDERS  
Nikkei Net Interactive (ATM) 04 Jan 2001 Online  
Language: ENGLISH

In Japan, it is learnt that DC Card Co will be offering **credit cards** to the policyholders of Meiji Life **Insurance** Co (Meiji Life). Users of the **credit card** will earn double **points** for every v 1,000 they spend on the **medical** and nursing **services** provided by Meijiseimei Finanzurance Institute Inc's network of companies. Double **points** will also be gained if **payments** at Secom Co, Isetan Co <department store> and Mitsukoshi Ltd <department store> are charged to the card. Card membership fees for the initial year will be waived. In the second year onwards, a v 1,250 fee will be imposed.

COMPANY: DC CARD; MITSUKOSHI; ISETAN; SECOM; MEIJISEIMEI FINANSURANCE  
INSTITUTE; MEIJI LIFE INSURANCE  
PRODUCT: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141);  
Department Stores (5311); Life Assurance (6310);  
EVENT: Product Design & Development (33); Company Formation (14);  
Marketing Procedures (24);  
COUNTRY: Japan (9JPN);

15/5/10 (Item 7 from file: 583)  
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09351748

Wing Lung has 90% value-to-loan mortgage plan  
HONG KONG: WING LUNG OFFERS NEW MORTGAGE LOAN  
HK Economic Journal (XKG) 25 Aug 2000 P. 8  
Language: CHINESE

Wing Lung Bank has decided to launch a 90% mortgage **insurance** plan which also provides free stamp duties and **insurance** premium to mortgage borrowers. The maximum mortgage value under the 90% mortgage-plan is HK\$ 5mn. The mortgage rate is the prime rate for the first three years, and prime minus 2% after the first two years. Borrowers will have 5.5% of loan amount as cash **rebate** or can choose to receive free stamp duties and **insurance** premium instead. The plan also comes with HK\$ 5,000 legal service fee and **credit card** with zero annual fee. The maximum loan **payment** term is 25 years for 80% and 90% mortgage, and 30 years for 70% to 80% mortgage terms. \*

COMPANY: WING LUNG BANK

PRODUCT: Retail Banking Services (6006); Mortgage Bankers & Brokers (6160); Private Debt (E5650);  
EVENT: Commodity & Service Prices (72); Plant/Facilities/Equipment (44); Marketing Procedures (24);  
COUNTRY: Hong Kong (9HON);

15/5/11 (Item 8 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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09330090  
Astra CMG launches credit cards  
INDONESIA: ASTRA CMG, BANK UNIVERSAL JOIN FORCES  
Jakarta Post (XAK) 19 Jul 2000 p.12  
Language: ENGLISH

Policyholders of Indonesian life insurer PT Astra CMG Life (Astra CMG) will now be given an Astra CMG **Visa credit card** of which will enable auto-debit **payment** for the premium of their **insurance** schemes through PT Bank Universal. In addition, the policyholders are also offered with a 1.2% **reward** point which can be redeemed in the form of premium **payments**, noted Stephen Z Satyahadi, the president of Bank Universal.

COMPANY: BANK UNIVERSAL; ASTRA CMG LIFE

PRODUCT: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141); Life Assurance (6310);  
EVENT: Product Design & Development (33); Marketing Procedures (24);  
COUNTRY: Indonesia (9INO);

15/5/12 (Item 9 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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09273309  
OCBC launches e-bank - finatiq is the name  
SINGAPORE: OCBC UNVEILS E-BANK  
Business Times (XBA) 19 Apr 2000 p.6  
Language: ENGLISH

Singapore's OCBC Bank has launched its e-bank, finatiq, which will sell third-party unit trusts and **pay** out 2% interest on its investment account. The interest **payment** is 25-50 basis **points** higher than the 1.5-1.75% interest ordinary banks offer for similar accounts. The function of the account will mainly be to facilitate online trades. finatiq is the biggest online distributor of unit trusts. It now provides 114 funds by 13 different fund managers and will unveil another 20 from 3 more fund managers soon. The 2.5% initial sales charge for most funds is lower than the usual 5%. The e-bank now offers just two products, but will progressively introduce other products every 6-10 weeks. This includes securities broking, **insurance**, mortgages and **credit cards**. Other e-banking services like online bill **payments** and current account services are not in the pipeline. finatiq will earn its revenue from direct sources like interest income, sales commissions and advertising fees. It should lose about S\$ 10 mn in its first year of operation, but projects a positive return of 20% in its third year. The e-bank will be listed on both Nasdaq and the Singapore Exchange within three years. OCBC will invest S\$ 260 mn in the next three years to build up finatiq's capabilities both locally and in the region.

COMPANY: FINATIQ; OCBC

PRODUCT: Cash Dispensers/ATM Systems (3573CD); Electronic Banking Svcs (6005); Financial Service Information Providers (7375FN);  
 EVENT: Plant/Facilities/Equipment (44);  
 COUNTRY: Singapore (9SIN);

15/5/13 (Item 10 from file: 583)

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09257718

More Affordable Jewelry for Graduating Jewels through Citibank **Payli\**

PHILIPPINES: CITIBANK'S PAYLITE INSTALMENT PLAN

Manila Bulletin (XAZ) 17 Mar 2000 p.32

Language: ENGLISH

For a minimum of PP 5,000 jewellery purchase at 10-odd participating jewellery stores, Citibank credit cardholders in the Philippines can spread out the payback period to 24, 18, 12, 9, 6 or 3 months at 0% interest, made possible by the bank's Paylite Instalment Plan. On top of that, a special feature, CreditGuard, serves as an **insurance** cover that will take care of the **credit card** bills of a member in case of sickness or accident. This **insurance** cover costs PP 0.36 for every PP 100 outstanding amount on the **credit card** bills. It also comes with a free Accidental Death Benefit stretching 3 months. For every PP 30 spent, the Paylite Instalment Plan will award cardholders' with one **reward** point. The accumulated **reward points** can then be **used** to redeem air **points**, gifts or free waivers.

\*

COMPANY: CITIBANK

PRODUCT: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141);

EVENT: Marketing Procedures (24);

COUNTRY: Philippines (9PHI);

15/5/14 (Item 11 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

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09186930

Customers, business failing to cash in loyalty card rewards

AUSTRALIA: REVIEW OF CREDIT CARD INDUSTRY

The Australian Financial Review (AFR) 28 Jun 1999 p.26

Language: ENGLISH

According to RGS Communications and AMR: Quantum Harris, the loyalty card programs launched by **credit card** firms in Australia do not enhance true brand loyalty. For instance, only 2% of Fly Buys cardholders claimed their free flights. Competition, high costs and fussy clients have led to the failure of many card **rewards** programs. Among the failures are the CBA Volvo **Visa** introduced in November 1996, ANZ Medical **Insurance Mastercard** launched in June 1997, Colonial State Bank Rams **Visa** in February 1997, Citibank Golf **Link Mastercard** in April 1997, Fly Buys in September 1994 and 1998, GE Shell **Mastercard** in February 1998, Citibank FootyCard **Visa** in March 1998, ANZ Footy **Visa** in July 1998 and ANZ Westfield **Visa** in August 1998. Other charity-based plans such as BankSA's Arts Affinity **MasterCard**, Citibank's Australian Rotarians Gold **Visa** and Colonial State Bank's World Vision **Visa** have also failed to meet the firms' initial expectations. On the other hand, Qantas Telstra **Visa** card has managed to get 1.3 mn customers. The GM Card, a co-branded **credit card** initiative between Westpac and General-Holden's Automotive, is also a success among the rest of the cards. Holden will **rebate** 5% of all purchases that can be **used** to cut the price of a Holden car.

COMPANY: MASTERCARD; VISA; AMR: QUANTUM HARRIS; RGS COMMUNICATIONS

PRODUCT: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141);

EVENT: Sales &amp; Consumption (65); Market &amp; Industry News (60);

COUNTRY: Australia (9AUS);

15/5/15 (Item 12 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

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09103146

hongkongbank and hang seng bank enters mortgage rebated service

HONG KONG: SPECIAL OFFERS FOR MORTGAGE LENDING

The HongKong Standard (XKR) 12 May 1999 p.b5

Language: CHINESE

HongkongBank and Hang Seng Bank have announced to offer mortgage lending rebation programs to their customers. The following tables show the details: -Hang Seng Bank Secondary flat buyers who successfully **apply** more than HK\$ 800,000 mortgage lending before 31 May 1999 will be given special offers, including a **rebate** of 0.5% of mortgage lending to its flat buyers as house decoration subsidy. The **rebated** amount is up to HK\$ 50,000. Besides, HK\$ 4,000 **credit card** expenses will be given. -HongkongBank Flat buyers who successful **apply** mortgage lending between 12 May and 31 May 1999 can enjoy exemption of three **insurance** services. Besides, 0.5% of mortgage lending will be **rebated** as **credit card** expenses. The maximum **rebated** amount is HK\$ 50,000. Besides they will be given an additional 0.25% interest discounts on 'Car Loan Extra' plan. Citibank reckoned that the mortgage rate in Hong Kong has bottomed out. The bank would not join the mortgage rate cutting wars. The growth rate of the bank's mortgage business is similar to the market rate. Thus, Citibank can maintain its share in Hong Kong mortgage market. Wing Lung Bank has reduced its mortgage rate to Home Ownership Scheme flat buyers to prime rate



(8.25%) minus 0.625%.

COMPANY: WING LUNG BANK; CITIBANK; HANG SENG BANK; HONGKONGBANK

PRODUCT: Retail Banking Services (6006); Mortgage Bankers & Brokers (6160); Private Debt (E5650);

EVENT: Companies Activities (10);

COUNTRY: Hong Kong (9HON);

**15/5/16 (Item 13 from file: 583)**

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09024321

hang seng credit card reaches profit target

HONG KONG: HANG SENG LAUNCHES CORP CREDIT CARD

Sing Tao Daily (XKL) 27 Nov 1998 p.b6

Language: CHINESE

Hang Seng Bank will launch Hang Seng Bank Corporate **MasterCard** on 2 November 1998. The corporate card provides **insurance** service on unauthorised spendings with liability coverage of up to US\$ 25,000 per card or HK\$ 1mn per company. Meanwhile, Hang Seng corporate card users can enjoy royalty benefits if they have Hang Seng personal **credit card**. Bonus **points** from corporate card can **used** by the employer to get all or part of the annual card fee. Hang Seng Bank said its **credit card** business have a double digit growth and acquire over 10% of the **credit card** market in Hong Kong. The usage rate of Hang Seng **credit cards** is over 80%. The bad debt ratio of its **credit card** is far below the market level.

COMPANY: HANG SENG BANK

PRODUCT: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141); Consumer Finance Institutions (6140);

EVENT: Product Design & Development (33); Companies Activities (10);

COUNTRY: Hong Kong (9HON);

**15/5/17 (Item 14 from file: 583)**

DIALOG(R)File 583:Gale Group Globalbase(TM)

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09009943

Bank to offer HLA Visa card to policyholders

MALAYSIA: HLA VISA CLASSIC CARD BY HLB

The Star (XAT) 30 Oct 1998 Business p.9

Language: ENGLISH

In Malaysia, Hong Leong Bank Bhd (HLB) has introduced HLA **Visa Classic** and HLA **Visa Gold** cards for life **insurance** clients of Hong Leong Assurance Bhd (HLA) < **insurance** company>. An agreement in this regard was signed between the parties on 29 October 1998. Under this co-branding scheme, cards holders will enjoy all the benefits of **bank card** and also other benefits like life **insurance** premium's 1% bonus **reward** and facilities in autobilling. The specialised cards, HLA **Visa Classic** and HLA **Visa Gold** are for policyholders who have **paid** RM 2,400 and RM 4,800 respectively at minimum as life **insurance** premiums for two years continuously. They are also for policyholders with earning of RM 24,000 and

RM 48,000 per annum.

COMPANY: HLA; HONG LEONG ASSURANCE; HLB; HONG LEONG BANK

PRODUCT: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141);  
Life Assurance (6310);

EVENT: Product Design & Development (33); Marketing Procedures (24);

COUNTRY: Malaysia (9MAO);

**15/5/18 (Item 15 from file: 583)**

DIALOG(R)File 583:Gale Group Globalbase(TM)

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06616302

La nueva edad de oro de las tarjetas

SPAIN: GOOD OUTLOOK FOR CREDIT CARDS

El Pais (ELP) 16 Apr 1998 p.12

Language: SPANISH

According to the managing director in Spain for Europay International, approximately 30mn bank clients have financial cards and nearly 10mn have some other type of **payment** card. Nevertheless, 80% of **payments** are still made in cash and only 20% **paid** with **payment** cards in Spain. Experts are recommending that banks should be promoting **debit cards** based on checking accounts for normal **payments**, while the electronic purse card should be promoted for smaller purchases. With the narrower profit margins as a result of lower interest rates, Spanish banks will be forced to look for ways to offer value added services, especially in the **credit card** sector. Banesto bank has created a revolving **credit card** ( **Mastercard** ), which the experts claim has a growth expectation in 1998 of 3.2%. Very few banks are currently offering this type of card, which through Banesto offers a minimum Pta 5,000mn amortisation, low interest rate and no annual fee. The maximum credit limit is Pta 5mn, although the most normal limit is Pta 1mn. Banesto has obtained 30,000 new card customers in just three months since it began marketing the product. Turnover is over Pta 525mn, with the average transaction being around Pta 17,400. Spaniards are also increasingly more interested in products which offer new services such as discounts, **insurance**, detailed information, redeemable **points**, **rebates**, etc.

COMPANY: BANESEO; EUROPAY INTL

PRODUCT: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141);  
Consumer Finance Institutions (6140);

EVENT: Market & Industry News (60); Sales & Consumption (65); Companies  
Activities (10);

COUNTRY: Spain (4SPA);

**15/5/19 (Item 16 from file: 583)**

DIALOG(R)File 583:Gale Group Globalbase(TM)

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06589841

Liu Chong Hing Ltd. issues VISA

HONG KONG: LIU CHONG HING TO ISSUE VISA CARD

Ming Pao Daily News (XKJ) 19 Feb 1998 p.b12

Language: CHINESE

Liu Chong Hing Bank Ltd. will issue **Visa credit card** and **Visa golden card** on 23 Febraury, 1998. Before April 1998, successful applicants can enjoy free annual fee for the first year. Besides, cardholders can enjoy bonus point scheme to redeem bonus **points** by free annual fee, continuation of time-deposit through branches of Liu Chong Hing to gain cash bonus, free registration fee for gift-coupons, 56-day of re- **payment** period, free purchase protection and travel **insurance** , 24-hour worldwide emergency assistance, ATM service and overdraft service, etc. Note: Corrected version \*

COMPANY: VISA; LIU CHONG HING BANK

PRODUCT: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141);  
EVENT: Planning & Information (22);  
COUNTRY: Hong Kong (9HON);

**15/5/20 (Item 17 from file: 583)**

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06564792

GSE to plug into financial services

AUSTRALIA: GSE TO OFFER FINANCIAL SERVICES

The Australian Financial Review (AFR) 22 Dec 1997 P.24  
Language: ENGLISH

One of the leading electricity distributors in NSW, Australia, Great Southern Energy (GSE), will diversify into the financial sector by offering home loans, **credit cards** , deposit accounts, general **insurance** and personal loans to its 300,000 customers. Moreover, the government-owned power provider is close to launch a loyalty program which **rewards** customers by permitting them to instantly convert any **points** earned into cash at ATMs. In addition, the card could be **used** as a **Visa** debit, credit and ATM card as well as a smartcard from January 1998 (if the upgrading option is exercised). Customers can have access to the services at special hi-tech transaction kiosks set up in shopping centres and licensed clubs in southern NSW. Commonwealth Bank of Australia will oversee all transaction processing on behalf of GSE. Meanwhile, GSE is in the process of selecting the bank for delivering financial service products to loyalty program from January 1998.

COMPANY: GSE; GREAT SOUTHERN ENERGY

PRODUCT: Retail Banking Services (6006); Clearing Banks (6010CB);  
Commercial Banks (6020);  
EVENT: Planning & Information (22);  
COUNTRY: Australia (9AUS);

**15/5/21 (Item 18 from file: 583)**

DIALOG(R)File 583:Gale Group Globalbase(TM)  
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06483419

Comparisons for credit cards issued by insurance companies in HK

HONG KONG: COMPARISON FOR INSURANCE CREDIT CARDS

The Asian Wall Street Journal (XKO) 17 Jun 1997 P.b5  
Language: CHINESE

In Hong Kong, AIA, Manulife, and Top Glory had partnered with different

banking partners to issue credit cards. Comparisons for these cards are as follows: 1) AIA credit card (with Standard Chartered Bank) a) Annual Service charge - HK\$550 for gold card - HK\$250 for ordinary b) bonus **points** earned can be **used** at some clinics or shops, or can be **used** to settle against service charge or outstanding debts. c) in case of death, AIA will make repay out- standing card loans up to HK\$80,000 for clients. Besides, AIA will also make a compensation of HK\$(10 x bonus point earned) d) AIA card has smartcard functions. e) Free travelling **insurance**. 2) Manulife **credit card** : (with **MasterCard**) a) Annual service charge - HK\$480 for gold card - HK\$220 for ordinary b) bonus **points** earned can be **used** in exchange of gifts. c) In case of death, Manulife will repay out- standing card loans up to HK\$480,000 for clients. d) Manulife card doesn't have smartcard functions. e) Free travelling **insurance** up to US\$160,000 will be offered. 3) Top Glory **credit card** : (with Chase Manhattan) a) Annual service charge - HK\$600 for gold card - HK\$216 for ordinary b) bonus **points** earned can be spent on gifts, travelling or even be converted into cash. c) No protection on **credit card** repayment in case of death. d) No smartcard functions. e) In case of death, beneficiary can receive an amount equals to 20 x annual premium **payment** (Ordinary) OR 30 x annual premium **payment** (Gold card) f) travelling **insurance** up to HK\$160,000 will be offered. \*

COMPANY: CHASE MANHATTAN; MASTERCARD; STANDARD CHARTERED BANK; TOP GLORY; MANULIFE; AIA

PRODUCT: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141); Insurance (6300);  
EVENT: Market & Industry News (60);  
COUNTRY: Hong Kong (9HON);

15/5/22 (Item 19 from file: 583)  
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06436643  
Bank of East Asia and Hang Seng Bank launched joint credit cards for\  
HONG KONG: JOINT CARDS COMPETITION  
HK Economic Times (XKH) 27 Feb 1997 P.A10  
Language: CHINESE

Bank of East Asia teamed up with UK Mechanical Engineer Association's Hong Kong branch to launch a joint gold **MasterCard**. All members of the association can **apply** and five-year annual fee will be exempted. Cardholders can enjoy free travel **insurance**, purchase guarantee and bonus **points**. Hang Seng Bank also cooperated with Hong Kong Engineers Association to introduce **Visa** and gold **Visa** card. Application before 31 May 1997, first-year annual fee of main and supplementary cards will be exempted. Other privileges include free fire **insurance**, special rate for overdraft. \*

COMPANY: HANG SENG BANK; BANK OF EAST ASIA

PRODUCT: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141);  
EVENT: Marketing Procedures (24);  
COUNTRY: Hong Kong (9HON);

15/5/23 (Item 20 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)

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06410676

Omega: o mais recente cartao de credito

PORTUGAL: BCP LAUNCHES OMEGA CARD

Semanario Economico (YXF) 20 Dec 1996 p. 3

Language: PORTUGUESE

Banco Comercial Portugues has launched its new **credit card**, Omega, which includes a number of new features. Clients can choose between the 2nd or the 20th of each month for their account to be debited and automatically have an **insurance** covering fraudulent use, while the card can also be **used** as a **debit card** in ATMs. The card is free in the first year and costs Esc 2,000 per year thereafter, the lowest rate in the market. With use of the Omega cards clients also accumulate **points** exchangeable for prizes. \*

COMPANY: BANCO COMERCIAL PORTUGUES

PRODUCT: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141);

EVENT: Product Design & Development (33);

COUNTRY: Portugal (4POR);

15/5/24 (Item 21 from file: 583)

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06314754

Marsans y VIE lanzan una tarjeta de credito con el BCH y Master Card

SPAIN: NEW TRAVEL CARD LAUNCHED BY VIE/MARSANS

Cinco Dias (CDS) 28 May 1996 p.9

Language: SPANISH

A new holiday **credit card** is being launched in Spain jointly by Spanish travel companies Viajes Marsans and Viajes Internacional Expreso (VIE), in conjunction with **Master Card** and finance company Hispamer which belongs to Banco Central Hispano group. Card holders will have automatic travel and home **insurance**, will **pay** no membership fee and will be able to accumulate **points** based on purchases made. \*

COMPANY: BANCO CENTRAL HISPANO; HISPAMER; MASTER CARD; VIAJES

INTERNACIONAL EXPRESO; VIAJES MARSANS

PRODUCT: Tourism & Travel (7010TT); Credit Card Services (6020CC); Nonbank Credit Card Firms (6141);

EVENT: Product Design & Development (33);

COUNTRY: Spain (4SPA);

15/5/25 (Item 22 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

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06311118

Las ambiciones financieras de El Corte Ingles

SPAIN: BANK AMBITIONS FOR EL CORTE INGLES?

Actualidad Economica (ACE) 20 May 1996 p.20

Language: SPANISH

Despite the fact that Spanish flagship department store chain El Corte Ingles has denied any intention of going into the bank business, the bank sector is a bit suspicious about the possibility. Shortly after the chain announced it will handle its customer financing business worth Pta 25,000mn through a newly formed financial entity, Financiera El Corte Ingles, it proceeded to purchase 150 automatic cash **points** to be installed in its stores for rental to Red 6000, 4B and **Visa payment** cards systems. El Corte Ingles also collaborates with several bank institutions such as BBV, Open Bank, Argentaria, BCH and BSN in marketing their products. According to a representative of the chain, the moves are simply attributable to a desire to provide more services to customers of El Corte Ingles, as is the case with its **insurance** business.

COMPANY: BSN; BCH; ARGENTARIA; OPEN BANK; BBV; FINANCIERA EL CORTE INGLES;  
EL CORTE INGLES  
PRODUCT: Banking Institutions (6010); Department Stores (5311); Retail  
Trade (5200);  
EVENT: Planning & Information (22); Company Formation (12); Company  
Formation (14);  
COUNTRY: Spain (4SPA);

**15/5/26 (Item 23 from file: 583)**

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05344560

Weill starts another journey at Travelers

US - PRIMERICA AND ITS CHAIRMAN PROFILED

Financial Times (C) 1992 (FT) 28 September 1992 p25

When he was asked how negotiations for last week's **Dollars** 722.5m (Pounds 423m) deal between US **insurance** group Travelers and financial services conglomerate Primerica had gone, Travelers chairman Mr Edward Budd said, only half joking: 'Very efficiently.' The remark drew a hearty laugh from Primerica's chairman, Mr Sanford Weill, who was pacing around his midtown Manhattan office last Friday morning, eager for the day's work to begin. Only a few days earlier, the reknowned financier had clinched the deal that left Primerica holding a 27 per cent stake in the struggling insurer, which in return got a huge injection of capital and, just as crucially, access to Mr Weill's expertise in rescuing troubled companies. A native of New York who still talks with a trace of a Brooklyn accent, Mr Weill made his name in the 1960s and 1970s when he built up a small broking operation into Shearson Loeb Rhoades. He sold the firm in 1981 to **American Express** for **Dollars** 930m, at the time the most ever **paid** for a securities firm. After a brief spell with **American Express**, Mr Weill made an ambitious, but ultimately unsuccessful offer to take a stake in 1986 in BankAmerica. Soon after, he bought Commercial Credit, which he quickly merged with Primerica to create a complex, unfocused financial services giant.\*\*  
Copyright: Financial Times Ltd 1992

COMPANY: PRIMERICA; TRAVELERS

PRODUCT: Insurance (6300); Life Assurance (6310);  
EVENT: COMPANY PROFILE (10); OFFICERS/DIRECTORS PROFILE (54);  
COUNTRY: United States (1USA); NATO Countries (420); South East Asia  
Treaty Organisation (913);

Set	Items	Description
S1	610398	(CHARGE OR CREDIT OR DEBIT OR CHECK OR CHEQUE OR BANK OR B-ANC) (1W) (CARD OR CARDS) OR CHARGECARD? ? OR CREDITCARD? ? OR -DEBITCARD? ? OR BANKCARD? ? OR CHECKCARD? ? OR VISA OR MASTERCARD OR MASTER()CARD OR AMERICAN()EXPRESS OR AMERICANEXPRESS OR AMEX OR DI
S2	3690187	REBATE? ? OR CASH()BACK OR CASHBACK OR DOLLARS OR REWARD? ? OR POINTS
S3	3252735	INSURANCE OR (MEDICAL OR HEALTH OR HEALTHCARE) (2N) (POLICY - OR POLICIES OR ACCOUNT? ? OR SERVICE? ? OR BENEFIT? ? OR EXP-ENSE? ?)
S4	11111969	APPLY? OR APPL??? OR REDEEM? OR PAY??? OR PAID OR PAYMENT? OR USED OR LINK???
S5	8503	S1(4N)S2
S6	18	S5(4N)S4(3N)S3
S7	18	RD (unique items)
S8	2	S7 NOT PY>2001
S9	108	S5(10N)S3
S10	33	S5(10N)S4(4N)S3
S11	10	S10 NOT PY>2001
S12	10	RD (unique items)

File 20:Dialog Global Reporter 1997-2006/Jun 05  
(c) 2006 Dialog

**12/3,K/1**

DIALOG(R)File 20:Dialog Global Reporter  
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20359018 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Air travellers the losers in credit card row**

SECTION TITLE: NEWS  
Van den BERGH Roeland  
DOMINION , 2 ed, p1  
December 17, 2001  
JOURNAL CODE: WTDN LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 385

(USE FORMAT 7 OR 9 FOR FULLTEXT)

Travellers miss out on **credit card** benefits such as air **points** and free travel **insurance** when they can not use a card to **pay** for travel.

A Bank of New Zealand Global Plus credit card holder said that in...

**12/3,K/2**

DIALOG(R)File 20:Dialog Global Reporter  
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16688581 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Texas First-Year Teacher Finds Financial Challenges Commonplace**

Colleen McCain Nelson  
KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (DALLAS MORNING NEWS - TEXAS)  
May 15, 2001  
JOURNAL CODE: KDMN LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 867

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... dollar of her monthly paycheck is spoken for, Ms. Kelch said, as she works to **pay** off \$11,000 in college loans and several thousand **dollars** more in **credit card** debt. The **payment** on her Nissan Xterra eats up \$474. Car **insurance**, incidentals and supplies she buys for her classroom claim the rest.

"I had hoped to...

**12/3,K/3**

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13601169 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Holiday Budgets Expected to Rise 8% in 2000 to \$1,684, American Express Retail Index Finds**

PR NEWSWIRE  
November 02, 2000  
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 1312

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... 77%), they help consumers track spending (61%), and they cover purchases with extended warranties and **insurance** against damages or theft (60%). In addition, 13% among **credit card** users plan to **redeem**



**reward** points to purchase gifts.

The American Express Retail Index on holiday shopping was conducted by  
...

**12/3,K/4**

DIALOG(R)File 20:Dialog Global Reporter  
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13416586 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Argentine Parliament Passes Economic Emergency Law**

XINHUA (COMTEX)

October 20, 2000

JOURNAL CODE: WXIN LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 260

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... including such issues as employers being responsible for their employees' social insurance, which must be **paid** on time. Social **insurance** of more than 10,000 pesos (10,000 U.S. **dollars**) should be **paid** by **check**, **credit card**, or transfer between bank accounts. Under the law, tax evasion will be severely punished.

Argentina...

**12/3,K/5**

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10710243 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Free foreign holidays: windfall or wind up?**

The Times of India News Service

TIMES OF INDIA

April 25, 2000

JOURNAL CODE: WTIN LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1007

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... for specific dates only, is subject to seat availability and requires you to get your **dollars**, **visa** and **insurance** through the company. You **pay** for all these but the airfare, hotel room and breakfast are gratis. (b) You share...

**12/3,K/6**

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09655513 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Good Financial Records Vital to Reduce Strain of Filing Taxes**

Gene Meyer

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (KANSAS CITY STAR - MISSOURI)

February 20, 2000

JOURNAL CODE: KKCS LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 812

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... You need this information to sort your nontaxable income -- such as gifts, inheritances, child-support **payments** , many kinds of **insurance** proceeds and **payments** , reimbursement for expenses at work, **credit card** and auto dealer **rebates** and the like -- from your taxable income, which basically is everything else.

Your tax records...

**12/3,K/7**

DIALOG(R)File 20:Dialog Global Reporter  
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09076083 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**India: HLL strengthens bond with retailers**

BUSINESS LINE

January 12, 2000

JOURNAL CODE: FBLN LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 263

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... retailers will get prestige points against the promotions and events run by them.

They can **redeem** these **points** against their **credit card** purchases.

Besides, the credit card will have benefits relating to life and household **insurance** , access to ATMs and access to Citibank's tie-up with vendors for special discount...

**12/3,K/8**

DIALOG(R)File 20:Dialog Global Reporter  
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06812128 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**AAP finance news in brief, Thursday, Aug 19**

AAP NEWS

August 19, 1999

JOURNAL CODE: WAAP LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1321

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... 18.

AMP

SYDNEY, Aug 19 AAP - Financial services group AMP Ltd has modified its rewards **points** system to allow its **credit card** holders to **pay** off their AMP Banking home loans and reduce the cost of AMP **insurance** .

AMP Banking said its market research revealed a strong preference for a rewards program that...

**12/3,K/9**

DIALOG(R)File 20:Dialog Global Reporter  
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06812014 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**SUMMARY of AAP finance news wire to 1400 AEST**

AAP NEWS

August 19, 1999

JOURNAL CODE: WAAP LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 831

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... net profit.

SYDNEY, Aug 19 AAP - Financial services group AMP Ltd has modified its rewards **points** system to allow its **credit card** holders to **pay** off their AMP Banking home loans and reduce the cost of AMP **insurance**.

SYDNEY, Aug 19 AAP - The New South Wales government said it is confident it will...

**12/3,K/10**

DIALOG(R)File 20:Dialog Global Reporter

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06811687 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**AMP Banking expands credit card reward points uses**

AAP NEWS

August 19, 1999

JOURNAL CODE: WAAP LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 121

...AMP AMPAU SYDNEY, Aug 19 AAP - Financial services group AMP Ltd has modified its rewards **points** system to allow its **credit card** holders to **pay** off their AMP Banking home loans and reduce the cost of AMP **insurance**.

AMP Banking said its market research revealed a strong preference for a rewards program that...

Set	Items	Description
S1	395959	(CHARGE OR CREDIT OR DEBIT OR CHECK OR CHEQUE OR BANK OR B-ANC) (1W) (CARD OR CARDS) OR CHARGECARD? ? OR CREDITCARD? ? OR -DEBITCARD? ? OR BANKCARD? ? OR CHECKCARD? ? OR VISA OR MASTE-RCARD OR MASTER()CARD OR AMERICAN()EXPRESS OR AMERICANEXPRESS OR AMEX OR DI
S2	1630649	REBATE? ? OR CASH()BACK OR CASHBACK OR DOLLARS OR REWARD? ? OR POINTS
S3	1295348	INSURANCE OR (MEDICAL OR HEALTH OR HEALTHCARE) (2N) (POLICY -OR POLICIES OR ACCOUNT? ? OR SERVICE? ? OR BENEFIT? ? OR EXP-ENSE? ?)
S4	4691215	APPLY? OR APPL??? OR REDEEM? OR PAY??? OR PAID OR PAYMENT? OR USED OR LINK???
S5	5338	S1(4N)S2
S6	796	S5(7N)S4
S7	20	S6(3N)S3
S8	57437	S4(3N)S3
S9	21	S5(10N)S8
S10	26	S5(S)S8
S11	32	S5(2S)S8
S12	58	S5(7N)S3
S13	71	S11 OR S12
S14	67	RD (unique items)
S15	30	S14 NOT PY>2001
File 15:	ABI/Inform(R)	1971-2006/Jun 05 (c) 2006 ProQuest Info&Learning
File 610:	Business Wire	1999-2006/Jun 05 (c) 2006 Business Wire.
File 810:	Business Wire	1986-1999/Feb 28 (c) 1999 Business Wire
File 476:	Financial Times Fulltext	1982-2006/Jun 06 (c) 2006 Financial Times Ltd
File 613:	PR Newswire	1999-2006/Jun 05 (c) 2006 PR Newswire Association Inc
File 813:	PR Newswire	1987-1999/Apr 30 (c) 1999 PR Newswire Association Inc
File 634:	San Jose Mercury	Jun 1985-2006/Jun 03 (c) 2006 San Jose Mercury News
File 624:	McGraw-Hill Publications	1985-2006/Jun 02 (c) 2006 McGraw-Hill Co. Inc

**15/3,K/1 (Item 1 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)

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02164242 69930679

**Legalising B2B e-commerce**

Garcia-Tobar, Alex

Telecommunications v35n3 PP: 116-123 Mar 2001

ISSN: 0040-2494 JRNL CODE: TIE

WORD COUNT: 2238

...TEXT: the US\$1,000 (EUR1,077) mark. But with mission-critical applications like electronic bill **payment**, **insurance** policy management and claims processing - in addition to regulatory compliance and supply chain management being...

...a B2B transaction is routinely in the thousands, millions, or even hundreds of millions of **dollars**. Moreover, while a **credit card** maximum liability cap of a US\$50 (E54) protects consumers engaging in e-commerce, there...

**15/3,K/2 (Item 2 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)

(c) 2006 ProQuest Info&amp;Learning. All rts. reserv.

02065480 60926284

**Born Again Turk**

Rossant, Juliette

Forbes PP: P220 Jul 3, 2000

ISSN: 0015-6914 JRNL CODE: FBR

WORD COUNT: 666

...TEXT: doing the same for its auto dealerships. To its banking business, Sahenk is adding leasing, **insurance** and **credit card cash - back** schemes like those of **Discover Card** in the U.S.--financial services still uncommon in Turkey.

"When we come up with...

**15/3,K/3 (Item 3 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)

(c) 2006 ProQuest Info&amp;Learning. All rts. reserv.

02035183 55318495

**Customer retention: No time like the present**

Jacob, Tom

Mortgage Banking v60n9 PP: 15-16 Jun 2000

ISSN: 0730-0212 JRNL CODE: MOB

WORD COUNT: 799

...TEXT: in our business. But that isn't all we can sell to our servicing customers. **Insurance**, **credit cards**, **rewards** programs offered on their own or in attractive bundles-will continue to be good bets. If...

**15/3,K/4 (Item 4 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)

(c) 2006 ProQuest Info&amp;Learning. All rts. reserv.

01970855 47804221

**Rewards and commitments**

Sweeney, Theresa

Credit Union Management v23n1 PP: 54-55+ Jan 2000

ISSN: 0273-9267 JRNL CODE: CUM

WORD COUNT: 1827

...TEXT: can earn points three ways: with service charges, loan interest and insurance purchases through the **insurance** subsidiary.

Powell River CU tracks member **points** with **debit cards**. After the member accumulates enough points, he or she can redeem them for special offers...

**15/3,K/5** (Item 5 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2006 ProQuest Info&amp;Learning. All rts. reserv.

01868098 05-19090

**A stacked deck**

Zeiger, Ari

Incentive v173n8 PP: 77-82 Aug 1999

ISSN: 1042-5195 JRNL CODE: IMK

WORD COUNT: 1552

...TEXT: their checking account, says Petrasek. "Now, debit cards are a great option for incentives, payroll, **insurance** claims and **rebates**."

Petrasek says **debit cards** are becoming part of consumer rebate programs, especially on bigger ticket items such as tires...

**15/3,K/6** (Item 6 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2006 ProQuest Info&amp;Learning. All rts. reserv.

01837772 04-88763

**And now, a word from our sponsors**

Hisey, Pete

Credit Card Management v12n3 PP: 58-60 Jun 1999

ISSN: 0896-9329 JRNL CODE: CCM

WORD COUNT: 1770

...TEXT: include health coverage discounts, term life insurance and certified auto protection. Optional enhancements include the **Visa Rewards** program, roadside dispatch, travel-accident **insurance** and emergency insurance.

"The Platinum cards, with their added services, help small-business owners focus..."

**15/3,K/7** (Item 7 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01602366 02-53355

**Web discounts are on the way**

Murray, M Christian  
National Underwriter (Life/Health/Financial Services) v102n10 PP: 19, 26  
Mar 9, 1998  
ISSN: 0893-8202 JRNL CODE: NUD  
WORD COUNT: 900

...TEXT: distributes a variety of commodity-type products over the Internet, one of which is term **insurance**. SFN acts like a **Discover Card**, he said, whereby the **rebate** /discount is not paid from the manufacturer or the retailer, but by Discover Card, which...

**15/3,K/8 (Item 8 from file: 15)**  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2006 ProQuest Info&Learning. All rts. reserv.

01469235 01-20223  
**Offer long-term care insurance: Uncle Sam no longer has his hand out**  
Breuer, Nancy L  
Workforce v76n7 PP: 84-88 Jul 1997  
ISSN: 1092-8332 JRNL CODE: PEJ

WORD COUNT: 2686

...TEXT: term care costs. So how much money are we talking about here? Ned Pellman, health **insurance** product manager for **American Express** Financial Advisors in Minneapolis, **points** out that although most literature on long-term care quotes an average nursing home cost...

**15/3,K/9 (Item 9 from file: 15)**  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2006 ProQuest Info&Learning. All rts. reserv.

01186415 98-35810  
**Getting customers to use cards instead of cash**  
Hotchkiss, D Anne  
Bank Marketing v28n4 PP: 13-16 Apr 1996  
ISSN: 0888-3149 JRNL CODE: BNM  
WORD COUNT: 2704

...TEXT: vice president and codirector of electronic banking, Home Savings Bank of America, Los Angeles. He **points** to a **check card** ( **debit card** ) they offer that automatically feeds payment information, organized by preset categories, into either Quickent or...consumers and businesses, have many different icons printed along one side representing different types of **payments**, such as clothing, **medical expenses** and utilities. The user simply marks an icon. The bank processes the check as usual...

**15/3,K/10 (Item 10 from file: 15)**  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2006 ProQuest Info&Learning. All rts. reserv.

01038714 96-88107  
**Credit card firms seek larger share of health care payments**  
Shermach, Kelly  
Marketing News v29n12 PP: 2 Jun 5, 1995  
ISSN: 0025-3790 JRNL CODE: MNW  
WORD COUNT: 621

...TEXT: Health care providers that already accepted MasterCard were mailed promotional material which encouraged them to **reward** patients who pay by **MasterCard** , thus spurring the card's use. MasterCard stepped between providers and patients to foster long...

...with MasterCard. The company sent one of four health care information kits to cardholders who **paid** for **medical services** with MasterCard.

MasterCard also conducted a health care sales contest in each of the test ...

**15/3,K/11** (Item 11 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2006 ProQuest Info&Learning. All rts. reserv.

00572208 91-46559

**The Carding of America**

Fink, Ronald

Bank Systems & Technology v28n9 PP: 72-76 Sep 1991

ISSN: 1045-9472 JRNL CODE: BSE

WORD COUNT: 2125

...TEXT: expanded. Currently, VisaNet consists of three major data centers and 330 smaller centers called "access **points** ," connected to **Visa** 's 22,000 member banks via conventional communication lines. When the reconfiguration is completed around...

...small transactions. The group also plans to develop a system for automating the processing of **payments** among cardholders, **insurance** companies and health-care providers.

Although debit cards are far less profitable than credit cards...

**15/3,K/12** (Item 1 from file: 610)  
DIALOG(R)File 610:Business Wire  
(c) 2006 Business Wire. All rts. reserv.

00390851 20001023297B8029 (USE FORMAT 7 FOR FULLTEXT)

**VerticalOne Announces Patagon.com as Latest Distributor to Offer Account Aggregation to Consumers-Premier Financial Destination Site for the Americas and Europe Provides New Level of Convenience to Internet-savvy Financial Community**

Business Wire

Monday, October 23, 2000 08:08 EDT

JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 1,026

TEXT:

...their investments can now access a snapshot of all of their personal accounts including investments, **credit cards** , bank accounts, bills, travel **rewards** , **insurance** , and email communications through a single login and password.



**15/3,K/13 (Item 2 from file: 610)**  
DIALOG(R)File 610:Business Wire  
(c) 2006 Business Wire. All rts. reserv.

00049962 19990525145B1117 (USE FORMAT 7 FOR FULLTEXT)  
**VerticalOne Corporation to Offer Internet Users One-stop for Managing Online Personal Content and Account Information**  
Business Wire  
Tuesday, May 25, 1999 09:00 EDT  
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 624

...and portals to offer their online customers a single, point-of-access to bank statements, **credit card** balances, household bills, travel **rewards** programs, healthcare and **insurance** information, and a wide variety of other personal account information.

"Today's destination sites and...

**15/3,K/14 (Item 1 from file: 476)**  
DIALOG(R)File 476:Financial Times Fulltext  
(c) 2006 Financial Times Ltd. All rts. reserv.

0009511203 B0IAQAOADIFT  
**Investment: Sainsbury's goes for gold: Junk Mail Jury**  
Financial Times, London Edition 1 ED, P 6  
Saturday, January 17, 1998  
DOCUMENT TYPE: Columns; NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
Word Count: 717

The offer: **Credit card** providing Sainsbury 'reward' **points** for use in the supermarket, purchase protection **insurance**, card theft protection and holiday discounts.

The price: Annual fee of Pounds 25 waived in...

**15/3,K/15 (Item 2 from file: 476)**  
DIALOG(R)File 476:Financial Times Fulltext  
(c) 2006 Financial Times Ltd. All rts. reserv.

0006038604 BOBKPASAFCT  
**World Stock Markets (America): Dow plunges 120 points in worst fall since 1989**  
PATRICK HARVERSON  
Financial Times, P 21  
Saturday, November 16, 1991  
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
Word Count: 595

...lost Dollars 7/8 to Dollars 16 7/8, while MBNA, which issues and services **credit cards**, dropped **Dollars** 1 1/4 to Dollars 30.

**Insurance** stocks were also markedly weaker after Aetna Life said it had identified Dollars 1.3bn...

**15/3,K/16 (Item 3 from file: 476)**  
DIALOG(R)File 476:Financial Times Fulltext  
(c) 2006 Financial Times Ltd. All rts. reserv.

0005549415 B0AI0BPACFFT

**International Company News: Citibank sheds 100 buy-out staff**

JANET BUSH

Financial Times, P 30

Thursday, September 27, 1990

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 291

...and real estate loan portfolios.

In addition, Meridian said that it was selling its title **insurance** operations and a **credit card** portfolio valued at about **Dollars** 300m and securitising another **Dollars** 300m of vehicle loan receivables.

**15/3,K/17 (Item 4 from file: 476)**  
DIALOG(R)File 476:Financial Times Fulltext  
(c) 2006 Financial Times Ltd. All rts. reserv.

0005501365 B0AFVA4ACMFT

**Grandma gets a facelift / A report on Sears' bid to shed its old-fashioned image**

BARBARA DURR

Financial Times, P 23

Friday, June 22, 1990

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 1,044

...this year it increased income by 62 per cent to reach **Dollars** 60.7m - including **Dollars** 24.7m from the **Discover card** and securities operations.

Allstate **Insurance**, hit by Hurricane Hugo and California earthquake claims, saw income fall last year to **Dollars**...

**15/3,K/18 (Item 5 from file: 476)**  
DIALOG(R)File 476:Financial Times Fulltext  
(c) 2006 Financial Times Ltd. All rts. reserv.

0004031392 B07A1A7ADTFT

**Fireman's Fund Back In Black / Annual results**

Our New York Staff

Financial Times, P 25

Tuesday, January 27, 1987

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 321

TEXT:

Fireman's Fund, the large US **insurance** company spun off in 1985 by **American Express**, earned **dollars** 228 m or **dollars** 3.45 a share after tax in 1986, a big turnaround...

**15/3,K/19 (Item 6 from file: 476)**  
DIALOG(R)File 476:Financial Times Fulltext

(c) 2006 Financial Times Ltd. All rts. reserv.

0003064207 B05IXAVAE2FT

**Insurance: US Property And Casualty Sector Undergoes Rehabilitation**

PAUL TAYLOR

Financial Times, Section F2. ED, P 10

Monday, September 23, 1985

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 1,099

...previous two full years, a struggle the new company will face without its profitable life **insurance** operations which have been sold back to **American Express** for **dollars** 330 m cash.

Wall Street **insurance** analysts believe Fireman's Fund is generally well prepared for life on its own without...

**15/3,K/20 (Item 7 from file: 476)**

DIALOG(R)File 476:Financial Times Fulltext

(c) 2006 Financial Times Ltd. All rts. reserv.

0003064188 B05JWANAANFT

**Fireman's Fund Set For Debut / Flotation plans for US property and casualty insurance group**

PAUL TAYLOR

Financial Times, Section A. ED, P 20

Monday, September 23, 1985

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 1,115

...two full years, a struggle which the new company will face without its profitable life **insurance** operations which have been sold back to **American Express** for **dollars** 330 m in cash.

Wall Street **insurance** analysts believe the Fireman's Fund is generally well prepared for life on its own...

**15/3,K/21 (Item 8 from file: 476)**

DIALOG(R)File 476:Financial Times Fulltext

(c) 2006 Financial Times Ltd. All rts. reserv.

0003058513 B05JUCEACTFT

**American Express Boosts Earnings / Interim results of US financial services group**

PAUL TAYLOR

Financial Times, Section F2. ED, P 33

Friday, October 18, 1985

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 427

...per cent to **dollars** 20 m on a 50 per cent gain in revenues to **dollars** 569.5 m.

**American Express** also revealed that net income of **insurance** services more than doubled to **dollars** 34 m with life insurance earnings growing by 2 ...

**15/3,K/22 (Item 9 from file: 476)**  
DIALOG(R)File 476:Financial Times Fulltext  
(c) 2006 Financial Times Ltd. All rts. reserv.

0003000730 B05F1AIAFEFT  
**American Express President Resigns / Department of Sandford Weill from US financial service group**  
PAUL TAYLOR  
Financial Times, Section A. ED, P 40  
Wednesday, June 26, 1985  
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
Word Count: 492

...equity stake in the Property/Casualty business, while retaining 100 per cent of our life **insurance** activities.'

In the wake of the announcement **American Express** shares rose by **dollars** 1 to dollars 50. The group recently agreed to sell its only other loss-making...

**15/3,K/23 (Item 10 from file: 476)**  
DIALOG(R)File 476:Financial Times Fulltext  
(c) 2006 Financial Times Ltd. All rts. reserv.

0002536224 B0CBKAXACSFT  
**International Companies: American Express pumps Dollars 200m into Fireman's Fund unit**  
PAUL TAYLOR  
Financial Times, P 21  
Thursday, November 15, 1984  
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
Word Count: 287

...enhance its net worth and to offset adjustments to statutory reserves required by the California **insurance** department.' **American Express** said that **Dollars** 130m of the Dollars 200m contribution was to offset adjustments to statutory reserves made necessary...

**15/3,K/24 (Item 11 from file: 476)**  
DIALOG(R)File 476:Financial Times Fulltext  
(c) 2006 Financial Times Ltd. All rts. reserv.

0002015305 B0CCSBIADJFT  
**International Companies: American Express income up 37% in first quarter**  
RICHARD LAMBERT  
Financial Times, P 21  
Friday, April 15, 1983  
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
Word Count: 476

...charge volume, and the lower cost of funding card member receivables. Net income on the **insurance** side climbed 9 per cent to **Dollars** 63m.

**American Express** is still suffering big losses from its Warner Amex cable television joint venture with Warner...

**15/3,K/25 (Item 1 from file: 613)**

DIALOG(R)File 613:PR Newswire  
(c) 2006 PR Newswire Association Inc. All rts. reserv.

00356276 20000619HSM045 (USE FORMAT 7 FOR FULLTEXT)  
**Netease Builds Its Global Team**  
PR Newswire  
Monday, June 19, 2000 03:51 EDT  
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 847

...American  
Express where she launched the American Express credit card, American  
Express  
Consumer Banking, Amex **Insurance** Agent Company and **Amex** Membership  
**Rewards** in  
Taiwan. Prior to that, she worked for eight years at Johnson & Johnson  
Taiwan  
where...

**15/3,K/26 (Item 2 from file: 613)**  
DIALOG(R)File 613:PR Newswire  
(c) 2006 PR Newswire Association Inc. All rts. reserv.

00237554 19991223HSTHAP (USE FORMAT 7 FOR FULLTEXT)  
**Summary of Business in Asia Today - Dec. 23, 1999**  
PR Newswire  
Thursday, December 23, 1999 08:51 EST  
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 981

...The Jakarta Post. The card will be  
issued by Amex and provide services such as **Amex** 's membership  
**reward** programme, **insurance** benefits, limited loss liability,  
emergency card replacement and a 24-hour customer service. Telkom  
and...

**15/3,K/27 (Item 3 from file: 613)**  
DIALOG(R)File 613:PR Newswire  
(c) 2006 PR Newswire Association Inc. All rts. reserv.

00158193 19990804HSWEDTA (USE FORMAT 7 FOR FULLTEXT)  
**Executive Travel In Asia This Week**  
PR Newswire  
Wednesday, August 4, 1999 08:03 EDT  
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 919

...Bass Hotels and Resorts says it is the first hotel group to  
offer a business **credit card** through its hotel **rewards** program. The  
Priority  
Club Worldwide Business Visa can be used by each company employee  
cardholder...

...Inn, Holiday Inn Express and  
Staybridge Suites by Holiday Inn. Extra benefits such as travel **insurance**

apply .

http://www.bass.com  
http://www.first-usa.com  
ACCOR PROPERTIES JOIN ONEWORLD ASIA MILES...

**15/3,K/28 (Item 1 from file: 813)**  
DIALOG(R)File 813:PR Newswire  
(c) 1999 PR Newswire Association Inc. All rts. reserv.

1090226 NYTU071  
**American Express-Argentina to Launch New Credit Card; New Card to Offer One of the Most Competitive Interest Rates in Argentina**

DATE: April 29, 1997 11:57 EDT WORD COUNT: 1,019

...are  
to booked on the Card, this includes coverage up  
\$50,000 in travel accident **insurance** .

Purchase Protection **Pay** with the Card and virtually all retail  
charge purchases will be insured against theft or  
accidental damages for 90 days at no extra  
when no other **insurance** policy **applies** .

Membership Rewards A major benefit available to Cardmembers is the  
Program - a **American Express Membership Rewards**  
loyalty program giving enrolled Cardmembers  
points for every purchase on the Card. These  
...

**15/3,K/29 (Item 2 from file: 813)**  
DIALOG(R)File 813:PR Newswire  
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0882162 NYM016  
**AMERICAN EXPRESS CARDMEMBERS CAN EARN DOUBLE POINTS AT TWENTY RETAILERS**

DATE: November 13, 1995 08:05 EST WORD COUNT: 677

...and a  
leader in charge and credit cards, Travelers Cheques, travel, financial  
planning, investment products, **insurance** and international banking.

**AMERICAN EXPRESS MEMBERSHIP REWARDS PARTNERS**

AIRLINES	SHOPPING
Aeromexico	Beverly Clark Collection
Austrian Airlines	Caswell-Massey
Continental	CompUSA
Delta Airlines...	

**15/3,K/30 (Item 3 from file: 813)**  
DIALOG(R)File 813:PR Newswire  
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0533638 AT006  
**PRIMERICA FINANCIAL SERVICES TO MARKET MASTERCARD ; 1 PERCENT REBATE CAN  
BE USED TO PURCHASE TERM INSURANCE**

DATE: November 5, 1992 10:24 EST WORD COUNT: 323

**PRIMERICA FINANCIAL SERVICES TO MARKET MASTERCARD ; 1 PERCENT REBATE CAN  
BE USED TO PURCHASE TERM INSURANCE**

Set	Items	Description
S1	395959	(CHARGE OR CREDIT OR DEBIT OR CHECK OR CHEQUE OR BANK OR B-ANC) (1W) (CARD OR CARDS) OR CHARGECARD? ? OR CREDITCARD? ? OR -DEBITCARD? ? OR BANKCARD? ? OR CHECKCARD? ? OR VISA OR MASTE-RCARD OR MASTER()CARD OR AMERICAN()EXPRESS OR AMERICANEXPRESS OR AMEX OR DI
S2	1630649	REBATE? ? OR CASH()BACK OR CASHBACK OR DOLLARS OR REWARD? ? OR POINTS
S3	1295348	INSURANCE OR (MEDICAL OR HEALTH OR HEALTHCARE) (2N) (POLICY -OR POLICIES OR ACCOUNT? ? OR SERVICE? ? OR BENEFIT? ? OR EXP-ENSE? ?)
S4	4691215	APPLY? OR APPL??? OR REDEEM? OR PAY??? OR PAID OR PAYMENT? OR USED OR LINK???
S5	5338	S1(4N)S2
S6	796	S5(7N)S4
S7	20	S6(3N)S3
S8	57437	S4(3N)S3
S9	21	S5(10N)S8
S10	26	S5(S)S8
S11	32	S5(2S)S8
S12	58	S5(7N)S3
S13	71	S11 OR S12
S14	67	RD (unique items)
S15	30	S14 NOT PY>2001
S16	1721	S4(4N)S2(4N)S3
S17	37	S16(S)S1
S18	35	S17 NOT S15
S19	5	S18 NOT PY>2001
S20	63	S16(2S)S1
S21	61	S20 NOT S15
S22	18	S21 NOT PY>2001
S23	18	RD (unique items)
File 15:ABI/Inform(R) 1971-2006/Jun 05		
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File 610:Business Wire 1999-2006/Jun 05		
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File 810:Business Wire 1986-1999/Feb 28		
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(c) 2006 Financial Times Ltd		
File 613:PR Newswire 1999-2006/Jun 05		
(c) 2006 PR Newswire Association Inc		
File 813:PR Newswire 1987-1999/Apr 30		
(c) 1999 PR Newswire Association Inc		
File 634:San Jose Mercury Jun 1985-2006/Jun 03		
(c) 2006 San Jose Mercury News		
File 624:McGraw-Hill Publications 1985-2006/Jun 02		
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**23/3,K/1 (Item 1 from file: 15)**  
DIALOG(R)File 15:ABI/Inform(R)  
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02106054 64943604

**Hunting season**

Leuchter, Miriam  
USBanker v110n11 PP: 38-46 Nov 2000  
ISSN: 0148-8848 JRNL CODE: USI  
WORD COUNT: 3076

...TEXT: to cross-selling. Royal Bank's U.S. Internet bank, SFNB, has already begun marketing **credit cards** to Prism's customers. As soon as the Liberty deal is closed, the company will...

...U.S.

The combination sets the stage for introducing entirely new products, as well. Cleghorn **points** to creditor life **insurance**, which **pays** off a customer's major debts, such as a mortgage or car loan, at death...

**23/3,K/2 (Item 2 from file: 15)**  
DIALOG(R)File 15:ABI/Inform(R)  
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02055175 57899416

**Sales inducements: Let's make a deal**

Spencer, Vikki  
Canadian Underwriter v67n7 PP: 16-18 Jul 2000  
ISSN: 0008-5251 JRNL CODE: CAU  
WORD COUNT: 1704

...TEXT: are of nominal value, but also that they are accessible by other means, that is, **credit cards** can be used to **pay** for **insurance** purchases which also give the buyer **points**. "It's a matter of equal footing," says Byrne. "Anyone can make a **credit card** purchase. The real problem is substantial gifts."

If there is room to move, then it...

**23/3,K/3 (Item 3 from file: 15)**  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2006 ProQuest Info&Learning. All rts. reserv.

01910688 05-61680

**Is your database in great shape?**

Oglesby, Wm Ellis  
Direct Marketing v62n5 PP: 16-23 Sep 1999  
ISSN: 0012-3188 JRNL CODE: DIM  
WORD COUNT: 3846

...TEXT: and education level, home and car values, and buying tendencies such as mail order or **credit card** user. In addition, HotData adds psychographic "dimensions" that measure interest in athletics, fitness, culture, do...

...Trusting your data to unreliable sources can have catastrophic consequences, as one Oklahoma City-based **insurance** company found out.

This company **paid** \$400,000 **dollars** to market life **insurance** to the

**23/3,K/4 (Item 4 from file: 15)**  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2006 ProQuest Info&Learning. All rts. reserv.

00891536 95-40928  
**"Health Card": A new prescription for national health insurance**  
Seidman, Laurence S  
Challenge v37n4 PP: 35-42 Jul/Aug 1994  
ISSN: 0577-5132 JRNL CODE: CHL  
WORD COUNT: 5047

...TEXT: pay for Health Card cost-sharing. With this rule, most households would not want to **pay** several thousand **dollars** for private **insurance** when they received "Health Card" coverage automatically. Second, in return for freedom from price controls...

...periodically pay a "Health Card" bill sent by the agent, just as they paid a **Mastercard** bill.

If a household chose to prepay a medical-provider organization under a capitation arrangement...

**23/3,K/5 (Item 5 from file: 15)**  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2006 ProQuest Info&Learning. All rts. reserv.

00753667 94-03059  
**Bank Facts 1992**  
Anonymous  
Canadian Banker v100n5 PP: SS1-SS25 Sep/Oct 1993  
ISSN: 0822-6830 JRNL CODE: CBI  
WORD COUNT: 8157

...TEXT: for terms of up to five years and with a variety of payment options available.

**Credit card** loans are another major loan category, accounting for almost 6% of total consumer loans in 1992. If you include bank-issued **charge cards** and **credit cards**, Canadians own 24 million cards or about 1.2 cards per adult-one of the...

...unsecured borrowing. Gold cards provide an expanding range of extra benefits such as air-mile **points** and rental-car **insurance**; affinity cards, which **pay** a percentage of purchase totals to the designated organization, are gaining popularity as well. Nearly...

**23/3,K/6 (Item 6 from file: 15)**  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2006 ProQuest Info&Learning. All rts. reserv.

00635698 92-50638  
**Higher Deductibles Put Premiums to Premium Use**  
Shlensky, Paul D.  
Life Association News v87n9 PP: 109-112 Sep 1992

ISSN: 0024-3078 JRNL CODE: LAN  
WORD COUNT: 1215

...ABSTRACT: responsibility by the general population with regard to costs. The Medcharge model, a health care **credit card** that deals with health **insurance** deductibles, uses high-deductible **insurance** policies, but **rewards** patients for assuming more responsibility by **paying** for their **health services**. Under Medcharge, the money that is saved from paying a higher deductible buys a universal...

...TEXT: can't afford our present system with all its waste. My model, a health-care **credit card** called Medcharge, deals with one specific aspect of health insurance--the deductible. But it goes...

...comes to spending their own funds than when spending the money of a third-party **payer**.

The Medcharge model uses high-deductible **insurance** policies, but **rewards** patients for assuming more responsibility by **paying** for their **health services**. Under Medcharge, the money that's saved from paying a higher deductible buys a universal...

**23/3,K/7 (Item 7 from file: 15)**  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2006 ProQuest Info&Learning. All rts. reserv.

00550719 91-25076  
**LTC Policies: A Great Idea, but a Tough Sale**  
Norris, George A.  
Life Association News v86n5 PP: 89-108 May 1991  
ISSN: 0024-3078 JRNL CODE: LAN  
WORD COUNT: 1330

...TEXT: a director with the Health Insurance Association of America, in the September 1990 issue of **Insurance Sales**. She **points** out that LTC policies limit **payments** to an established daily amount, no matter what the cost of care. In addition, many...

...who've been more aggressive in developing and promoting their products are John Hancock Mutual, **Amex** Life, Travelers, Aetna, Golden Rule, Ameritas and Principal Mutual.

Robert B. Daney, second vice president...

**23/3,K/8 (Item 1 from file: 476)**  
DIALOG(R)File 476:Financial Times Fulltext  
(c) 2006 Financial Times Ltd. All rts. reserv.

0009525081 B0IDDAKADFFT  
**FINANCIAL PLANNING: No fee and 54 days to pay the bill: Junk Mail Jury**  
AMANDA DAVIDSON, HELEN PETERS, FIONA PRICE  
Financial Times, London Edition 1 ED, P 8  
Saturday, April 4, 1998  
DOCUMENT TYPE: Features; NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE:  
FULLTEXT  
Word Count: 723

...do not always pay off their balance.

"The downside? There are few frills - no loyalty **points** , travel or purchase **insurance** . And the reduced rate does not **apply** to cash withdrawals. There are also penalties for late payment and going over the credit...

...in these circumstances.

"Overall, a good deal for people who want a straightforward, low-cost **credit card** ." - Fiona Price, Fiona Price & Partners.

"While Capital One made a good opening, the delivery lacks...

**23/3,K/9 (Item 2 from file: 476)**

DIALOG(R)File 476:Financial Times Fulltext

(c) 2006 Financial Times Ltd. All rts. reserv.

0008574170 BOGH0AAAEJFT

**Companies and Finance: International: Consec in Dollars 2bn buying spree**

JOHN AUTHERS

Financial Times, London Edition 1 ED, P 17

Tuesday, August 27, 1996

DOCUMENT TYPE: Stories; NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 395

...90 per cent of its premium income, placing it second in the US market after **Amex** Life, a subsidiary of GE Capital.

Consec is **paying Dollars** 650m cash for Capitol American, which specialises in cancer **insurance** and other products designed to supplement the state-funded Medicare health **insurance** scheme.

It will **pay Dollars** 165m cash for the outstanding shares in American Life, a retirement annuities provider in which...

**23/3,K/10 (Item 3 from file: 476)**

DIALOG(R)File 476:Financial Times Fulltext

(c) 2006 Financial Times Ltd. All rts. reserv.

0008539925 BOGHFAAAFRFT

**Companies and Finance: The Americas: GE Capital spends Dollars 1.8bn on First Colony**

RICHARD WATERS

Financial Times, London Edition 1 ED, P 20

Tuesday, August 6, 1996

DOCUMENT TYPE: Stories; NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 446

...to close by the end of this year.

Among other recent acquisitions, the GE unit **paid Dollars** 960m for Life **Insurance** Company of Virginia, a former subsidiary of Aon, which brought it Dollars 9bn of new assets. And a year ago, it bought **Amex** Life, a unit of **American Express** which had assets of Dollars 1.6bn.

GE Capital is also thought to be studying...

**23/3,K/11 (Item 4 from file: 476)**  
DIALOG(R)File 476:Financial Times Fulltext  
(c) 2006 Financial Times Ltd. All rts. reserv.

0008048819 B0FK3E1AEJFT

**Travelers acquires Aetna arm**

RICHARD WATERS

Financial Times, P 33

Thursday, November 30, 1995

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 361

**TEXT:**

Travelers, the US financial services group constructed through acquisition by former **American Express** president Mr Sandy Weill, yesterday reached an agreement to **pay Dollars** 4bn (Pounds 2.5bn) for the property/casualty **insurance** business of Aetna.

The US insurer had said it planned to sell the business to...

**23/3,K/12 (Item 5 from file: 476)**  
DIALOG(R)File 476:Financial Times Fulltext  
(c) 2006 Financial Times Ltd. All rts. reserv.

0004555348 B08IRAFAAAFT

**Survey Of Plastic Cards (15): The quick route into fast foods - Transaction speed**

FRANK LIPSIUS

Financial Times, P VI

Thursday, September 15, 1988

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 1,034

...to process a cheque. (In the US, paid cheques are still returned to the customer). **Debit cards** would immediately cut the cost in half and, over a period, could become as cheap as 5 cents a transaction.

**Visa** and **MasterCard** are banding together in the effort to find some way to expand an industry that...

...a merchant pays for each transaction, it is a form of quick, riskless bad-debt **insurance**. Those who **pay** their bills on time **pay** a modest **dollars** 20 or so a year for the card, subsidised by those who borrow at high rates, which average 18 per cent.

**Credit cards** may not take in the most money for large banks, but they do provide twice the profitability of the other sectors. In 1987, when **American Express**, which issues its own **credit card** to 25 m Americans, had a drop in net income of 57 per cent to...

...net income of dollars 655 m, up 16 per cent.

In order to keep growing, **credit** card issuers have to poach other banks' customers. 'The days of easy growth are behind us...

**23/3,K/13 (Item 1 from file: 813)**  
DIALOG(R)File 813:PR Newswire  
(c) 1999 PR Newswire Association Inc. All rts. reserv.

1288692

CGM081

**Budget Offers Free Motorola Pager to American Express Cardmembers Who Rent from Budget**

DATE: June 8, 1998

14:06 EDT

WORD COUNT: 307

... Budget Rent a Car is offering a free Motorola pager, an \$80 value, exclusively to **American Express** (R) Cardmembers when they rent with Budget in June or July 1998. To receive the free Motorola pager, customers must dial the special toll-free number provided in their **American Express** statements following the month of their rental. No activation fee is needed. Advance purchase of...

... on all qualifying rentals at participating locations, including rental charges, taxes, surcharges, fuel options, optional **insurance** coverage, etc. Customers can **redeem** their Perfect Drive **points** for free car rental days or premier Callaway golf clubs and equipment. Fastbreak is Budget...

**23/3,K/14 (Item 2 from file: 813)**

DIALOG(R)File 813:PR Newswire

(c) 1999 PR Newswire Association Inc. All rts. reserv.

1270758

DEM021

**Bundle of Joy Costs a Bundle of Money; American Express Offers New Moms Financial Tips for Mother's Day**

DATE: May 4, 1998

12:58 EDT

WORD COUNT: 624

... at a public college will cost an estimated \$127,000 in 20 years, according to **American Express** Financial Advisors. To help ease parents' anxiety about college expenses, Financial Advisors offers its "Kids, Parents & Money" program, which is offered through the **American Express** /IDS New Dimensions Fund. For complete information, including fees and expenses, read the prospectus carefully...

...company 401(k)s. Cafeteria plans can help increase cash flow by allowing parents to **pay** for **medical expenses** with pre-tax **dollars** ; and,

6) Execute a will. Contact a lawyer to organize a will that details the ...

**23/3,K/15 (Item 3 from file: 813)**

DIALOG(R)File 813:PR Newswire

(c) 1999 PR Newswire Association Inc. All rts. reserv.

0441489

NYTFNS7

**SIX SMART TAX TRICKS FOR 1992**

DATE: February 4, 1992

07:17 EST

WORD COUNT: 875

...Employer-Sponsored Dependent Care Program or Medical Reimbursement Plan.

This plan will allow you to **pay** dependent care, child care and **medical care expenses** with pretax **dollars** . Under such a plan, your employer will withhold the amount you specify (not more than...

...it to consolidate other loans you have for personal purposes, such as auto loans and **credit cards** with outstanding balances.  
Home equity loans are commonly available as straight second mortgages or as...

**23/3,K/16 (Item 1 from file: 634)**  
DIALOG(R)File 634:San Jose Mercury  
(c) 2006 San Jose Mercury News. All rts. reserv.

08818070

**PUTTING THE FINAL PIECES IN YOUR '96 TAX PUZZLE**  
San Jose Mercury News (SJ) - Wednesday, November 13, 1996  
By: MARK SCHWANHAUSSER, Mercury News Staff Writer  
Edition: Morning Final Section: Getting Ahead Page: 8G  
Word Count: 2,016

...income into 1996.

(box) Deductions. The main deductions are mortgage interest, state and federal tax **payments**, charitable contributions, **medical expenses** and miscellaneous itemized deductions (such as **points** on a refinanced mortgage, business gifts or certain tools of your trade). You can write...

...making charitable contributions but don't have the cash just yet, charge it to your **credit card** before New Year's and pay it off in January.

Freer warns not to overdo...

**23/3,K/17 (Item 1 from file: 624)**  
DIALOG(R)File 624:McGraw-Hill Publications  
(c) 2006 McGraw-Hill Co. Inc. All rts. reserv.

01007595

**CAR SHOPPING ON THE NET: 'TERRIFIC'**  
Business Week, Number 3627, Pg 12  
May 3, 1999  
JOURNAL CODE: BW  
SECTION HEADING: Readers Report ISSN: 0007-7135  
WORD COUNT: 277

TEXT:

... program, nor just the great price. It was also because I have a GM-branded **credit card** that awards me ``dollars'' to use toward a purchase.

Although I was tempted by a...

... allow me to toss the couple of grand I had in GM card ``earnings.'' Those **dollars paid** the sales tax, license, and two years' **insurance**. With extra weekend **rebates** the car was more than 20% under invoice. Here in Silicon Valley, it is not...

**23/3,K/18 (Item 2 from file: 624)**  
DIALOG(R)File 624:McGraw-Hill Publications  
(c) 2006 McGraw-Hill Co. Inc. All rts. reserv.

0030426

**Personal Business**

EDITED BY DONALD H. DUNN, BRADLEY HITCHINGS, IRENE PAVE, TROY SEGAL  
Business Week, Number 2987, Pg 102

March 2, 1987

JOURNAL CODE: BW

SECTION HEADING: Personal Business ISSN: 0007-7135

WORD COUNT: 2,236

## TEXT:

... cards automatically make a contribution to a favorite cause each time you use them. Sears' **Discover card** brings merchandise discounts. Many **MasterCard** and **Visa** issuers now provide free travel insurance and other conveniences that typically come with travel and entertainment cards from **American Express** and Citicorp's Diners Club and Carte Blanche units.

SMALL TYPE. The same kind of...

... gets you \$50,000 to \$500,000 in free coverage. Others, though, charge a few **dollars** for the **insurance**. Don't **pay** extra for it, says R. Leslie Deak, president of American National Bank in New York...



Set	Items	Description
S1	1028994	(CHARGE OR CREDIT OR DEBIT OR CHECK OR CHEQUE OR BANK OR B- ANC) (1W) (CARD OR CARDS) OR CHARGECARD? ? OR CREDITCARD? ? OR - DEBITCARD? ? OR BANKCARD? ? OR CHECKCARD? ? OR VISA OR MASTE- RCARD OR MASTER()CARD OR AMERICAN()EXPRESS OR AMERICANEXPRESS OR AMEX OR DI
S2	2788673	REBATE? ? OR CASH()BACK OR CASHBACK OR DOLLARS OR REWARD? ? OR POINTS
S3	2782415	INSURANCE OR (MEDICAL OR HEALTH OR HEALTHCARE) (2N) (POLICY - OR POLICIES OR ACCOUNT? ? OR SERVICE? ? OR BENEFIT? ? OR EXP- ENSE? ?)
S4	11834171	APPLY? OR APPL??? OR REDEEM? OR PAY??? OR PAID OR PAYMENT? OR USED OR LINK???
S5	15591	S1(4N)S2
S6	137094	S4(4N)S3
S7	94	S5(2S)S6
S8	33	S7 NOT PY>2001
S9	19	RD (unique items)
File	9:Business & Industry(R)	Jul/1994-2006/Jun 01 (c) 2006 The Gale Group
File	275:Gale Group Computer DB(TM)	1983-2006/Jun 01 (c) 2006 The Gale Group
File	621:Gale Group New Prod. Annou. (R)	1985-2006/Jun 02 (c) 2006 The Gale Group
File	636:Gale Group Newsletter DB(TM)	1987-2006/Jun 01 (c) 2006 The Gale Group
File	16:Gale Group PROMT(R)	1990-2006/Jun 02 (c) 2006 The Gale Group
File	160:Gale Group PROMT(R)	1972-1989 (c) 1999 The Gale Group
File	148:Gale Group Trade & Industry DB	1976-2006/Jun 02 (c) 2006 The Gale Group

**9/3,K/1 (Item 1 from file: 9)**  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2006 The Gale Group. All rts. reserv.

01621540 Supplier Number: 24358100

**Delay Of Plans**

**(Hypercom is delaying its plans to market a low-cost chip card, called ChipStripe card)**

Card Fax, v 1998, n 174, p 1

August 24, 1998

DOCUMENT TYPE: Electronic Journal; News Brief (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 139

TEXT:

...chip cards carrying micro-processors. "We're still nurturing" the concept, and cards are being **used** for **medical insurance expenses** in a couple of sites outside the United States, says Al Irato, president-CEO of...

...U.S. issuers cannot make a business case for stand-alone stored-value programs. He **points** to the **Visa** Cash/Mondex project on New York City's Upper West Side, where Hypercom is among...

**9/3,K/2 (Item 2 from file: 9)**  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2006 The Gale Group. All rts. reserv.

01615797 Supplier Number: 24334957 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**AmEx expands in Europe**

**(An independent operator deal has been formed between Amex and Den Norske Bank; DnB's assets total Nkr240 bil)**

Cards International, n 202, p 11

July 27, 1998

DOCUMENT TYPE: Newsletter ISSN: 0956-5558 (Ireland)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 559

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...Italy's first telephone-based insurance company, Genertel, which is part of the Generali group. **AmEx** cardholders gain bonus **points** in the company's reward schemes when they pay for Genertel policies with their cards. Genertel has also recently launched Internet motor **insurance** services where secure **payments** can be made with credit cards.

**9/3,K/3 (Item 3 from file: 9)**  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2006 The Gale Group. All rts. reserv.

01236242 Supplier Number: 23866126

**Medical Debit Accounts**

**(Anthem Health & Life Insurance signed on as second major insurance company to launch medical savings account program using Visa check card)**

Card Fax, v 1997, n 85, p 2

April 15, 1997

DOCUMENT TYPE: Electronic Journal; News Brief (United States)

LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 103

## TEXT:

...Health and Starmark Insurance, the first provider to allow company employees to use a Visa **check card** to access pre-tax **dollars** for **payment of medical expenses**. Unlike a flexible spending account in which remaining funds are forfeited at the end of...

**9/3,K/4** (Item 1 from file: 275)  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
(c) 2006 The Gale Group. All rts. reserv.

02488757 SUPPLIER NUMBER: 72297435 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Legalising B2B e-commerce.(Industry Trend or Event)**  
Garcia-Tobar, Alex  
Telecommunications, 35, 3, 116  
March, 2001  
ISSN: 0278-4831 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 2410 LINE COUNT: 00206

... US\$1,000 ((epsilon)1,077) mark. But with mission-critical applications like electronic bill **payment**, **insurance** policy management and claims processing -- in addition to regulatory compliance and supply chain management being...

...a B2B transaction is routinely in the thousands, millions, or even hundreds of millions of **dollars**. Moreover, while a **credit card** maximum liability cap of a US\$50 ((epsilon)54) protects consumers engaging in e-commerce...

**9/3,K/5** (Item 2 from file: 275)  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
(c) 2006 The Gale Group. All rts. reserv.

02465772 SUPPLIER NUMBER: 69238207 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Internet Users at Risk: The Identity/Privacy Target Zone.(Internet/Web/Online Service Information)**  
Arnold, Stephen E.  
Searcher, 9, 1, 24  
Jan, 2001  
ISSN: 1070-4795 LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 7309 LINE COUNT: 00754

... using the real Lt. Col. Jones's identity to run up tens of thousands of **dollars** on the victim's **credit card** accounts. The misuse of Lt. Col. Jones's identity began in late 1999. Nearly 9...

...Social Security number as a person's identification number. The Social Security Number may be **used** by government entities, health **insurance** companies, colleges and, until recently in Kentucky, as a person's driver license number.  
Old...

**9/3,K/6** (Item 1 from file: 621)  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
(c) 2006 The Gale Group. All rts. reserv.

02137768 Supplier Number: 55340606 (USE FORMAT 7 FOR FULLTEXT)

**Executive Travel In Asia This Week.**

PR Newswire, p5230

August 4, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 927

... Bass Hotels and Resorts says it is the first hotel group to offer a business **credit card** through its hotel **rewards** program. The Priority Club Worldwide Business Visa can be used by each company employee cardholder...

...Inn, Holiday Inn Express and Staybridge Suites by Holiday Inn. Extra benefits such as travel **insurance** **apply**.

<http://www.bass.com>

<http://www.first-usa.com>

ACCOR PROPERTIES JOIN ONEWORLD ASIA MILES...

**9/3,K/7 (Item 1 from file: 636)**

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2006 The Gale Group. All rts. reserv.

04086518 Supplier Number: 53717702 (USE FORMAT 7 FOR FULLTEXT)

**AMERICAN EXPRESS: American Express announces 1999 partner lineup for U.S. membership rewards program.**

M2 Presswire, pNA

Feb 5, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 606

... Sharper Image, Steiner Sports Marketing, Tourneau, Zany Brainy and 1-800-SEND-FTD.

The Membership **Rewards** program from **American Express** was launched in June 1991. Cardmembers can combine spending by enrolling eligible cards in the...

...a world leader in charge and credit cards, Travelers Cheques, travel, financial planning, business services, **insurance** and international banking.

To **apply** for an American Express Card, call 1-800-THE-CARD (843-2273) or click here...

**9/3,K/8 (Item 2 from file: 636)**

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2006 The Gale Group. All rts. reserv.

03949222 Supplier Number: 50279196 (USE FORMAT 7 FOR FULLTEXT)

**Quick Hits**

Debit Card News, pN/A

August 28, 1998

Language: English Record Type: Fulltext

Article Type: Article

Document Type: Magazine/Journal; Trade

Word Count: 354

... most chip cards carrying microprocessors. "We're still nurturing" the concept, and cards are being **used** for **medical - insurance expenses** in a couple of sites outside the U.S., says Al Irato, president and CEO...

...U.S. issuers cannot make a business case for stand-alone stored-value programs. He **points** to the **Visa /Mondex** project in New York City's Upper West Side, where Hypercom is among the...

**9/3,K/9 (Item 3 from file: 636)**

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2006 The Gale Group. All rts. reserv.

03533678 Supplier Number: 47300432 (USE FORMAT 7 FOR FULLTEXT)

**MEDICAL DEBIT ACCOUNTS: Anthem Health & Life Insurance Co.**

CardFAX, v97, n85, pN/A

April 15, 1997

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 107

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...Health and Starmark Insurance, the first provider to allow company employees to use a Visa **check card** to access pre-tax **dollars** for **payment of medical expenses**. Unlike a flexible spending account in which remaining funds are forfeited at the end of...

**9/3,K/10 (Item 4 from file: 636)**

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2006 The Gale Group. All rts. reserv.

02527768 Supplier Number: 45093332 (USE FORMAT 7 FOR FULLTEXT)

**Brazil -- Jumpy Economic Team Throws on the Brakes To Rescue Stabilization**

Lagniappe Letter, v11, n22, pN/A

Oct 28, 1994

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 930

... at encouraging the outflow of dollars. Brazilian tourists may now carry an unlimited number of **dollars** abroad. Spending limits for **credit cards** have also been lifted. All remaining restrictions were rescinded for remittances based on the tourist rate, such as **payments** for personal **expenses**, **health** treatments and school fees. A 100% compulsory deposit has also been imposed on new bank...

**9/3,K/11 (Item 5 from file: 636)**

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2006 The Gale Group. All rts. reserv.

02445042 Supplier Number: 44881700 (USE FORMAT 7 FOR FULLTEXT)

**POLISH CONSUMERS MANAGE TO STAY OPTIMISTIC**

Market Europe, v5, pN/A

August, 1994

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 3050

... employers who find they can also save on social security, payroll taxes, and state health **insurance payments**. The circle is complete: the government pays out more in unemployment to Polish citizens, loses the tax base of Poles employed illegally, and loses the tax and **insurance payments** on immigrants to boot.

OLD WAYS TO BUY Poles have not yet taken to credit...which handles issuing and clearing for MasterCard and Eurocard in Europe, there are 6,571 **points** of sale where **MasterCard** is accepted in Poland. Strangely, they report that no cards have been issued in Poland...

**9/3,K/12 (Item 6 from file: 636)**

DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2006 The Gale Group. All rts. reserv.

02174336 Supplier Number: 44090876 (USE FORMAT 7 FOR FULLTEXT)  
**Some Innovative Credit Unions Pump Life into Lending Rates--Ed Roberts**  
Credit Union Accountant, v3, n34, pN/A  
Sept 13, 1993  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 1029

... pricing services for auto loans.  
State Employees is also looking at several promotions for its **credit card** loans, including a purchase **rebate**, purchase insurance or even layoff **insurance**, which would ensure loan **payments** in the event the member is loses his or her job.  
Said Eliopoulos, Weve kind...

**9/3,K/13 (Item 1 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2006 The Gale Group. All rts. reserv.

08743851 Supplier Number: 75534287 (USE FORMAT 7 FOR FULLTEXT)  
**Can Small Banks Offer E-Commerce Portals?**  
Weinstein, Lynn  
Bank Marketing, v33, n4, p11  
May, 2001  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 1371

... This service allows the user to browse by category and shop online without leaving the **American Express** site. Free membership **rewards** are provided and can be used toward future purchases. For a limited time, free shipping...negotiate with a vendor to launch an integrated system that features such items as bill **pay**; financial calculators; investment information; **insurance** and brokerage connections; direct sales and marketing utilities; local news and weather; and shopping. When...

**9/3,K/14 (Item 1 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2006 The Gale Group. All rts. reserv.

13907314 SUPPLIER NUMBER: 78864791 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Financial and Business Statistics.(Statistical Data Included)**

Federal Reserve Bulletin, 87, 8, A1

August, 2001

DOCUMENT TYPE: Statistical Data Included

ISSN: 0014-9209

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 20170 LINE COUNT: 09507

... 765.2 770.9

38	Consumer		280.6	299.5	304.5
39	Credit cards and related plans	n.a. 131.3 135.8			
40	Other		n.a.	168.2	168.7

...3.) On-budget since Sept. 30, 1976.

(4.) Consists of debentures issued in payment of **Federal** Housing Administration insurance claims. **Once** issued, these securities may be sold privately on the securities market.

(5.) Certificates of participation...

**9/3,K/15 (Item 2 from file: 148)**

DIALOG(R)File 148:Gale Group Trade &amp; Industry DB

(c)2006 The Gale Group. All rts. reserv.

13738207 SUPPLIER NUMBER: 77228410 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Financial and Business Statistics.**

Federal Reserve Bulletin, 87, 7, A1

July, 2001

ISSN: 0014-9209

LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 20273 LINE COUNT: 09341

... 4

38	Consumer		304.8	300.0	295.1	297.6
39	Credit cards and related plans	135.5 130.9 127.1	130.2			
40	Other		169.3	169.2	168...	

Sept. 30, 1976.

(4.) Consists of debentures issued in payment of Federal Housing Administration insurance **claims**. Once issued, these securities **may** be sold privately on the securities market.

(5.) Certificates of participation issued before fiscal year...

**9/3,K/16 (Item 3 from file: 148)**

DIALOG(R)File 148:Gale Group Trade &amp; Industry DB

(c)2006 The Gale Group. All rts. reserv.

13701190 SUPPLIER NUMBER: 76516069 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Financial and Business Statistics.(Illustration)**

Federal Reserve Bulletin, 86, 12, A1

Dec, 2000

DOCUMENT TYPE: Illustration

ISSN: 0014-9209

LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 19715 LINE COUNT: 09158

... 3.) On-budget since Sept. 30, 1976.

(4.) Consists of debentures issued in payment of **Federal** Housing Administration insurance claims. **Once** issued, these securities may be sold privately on the securities market.

(5.) Certificates of participation...

**9/3,K/17 (Item 4 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2006 The Gale Group. All rts. reserv.

09453385 SUPPLIER NUMBER: 19359323 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**American Express-Argentina to Launch New Credit Card; New Card to Offer One of the Most Competitive Interest Rates in Argentina**  
PR Newswire, p429NYTU071  
April 29, 1997  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 716 LINE COUNT: 00119

... no other insurance policy applies.

Membership Rewards A major benefit available to Cardmembers is the  
**American Express Membership Rewards**  
Program - a

loyalty program giving enrolled Cardmembers  
points for every purchase on the Card. These  
...

**9/3,K/18 (Item 5 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2006 The Gale Group. All rts. reserv.

09221398 SUPPLIER NUMBER: 19042595 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**You like your credit cards - but want credit reform.**  
Stark, Ellen  
Money, v26, n2, p35(2)  
Feb, 1997  
ISSN: 0149-4953 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 925 LINE COUNT: 00073

**9/3,K/19 (Item 6 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2006 The Gale Group. All rts. reserv.

06148189 SUPPLIER NUMBER: 12739236 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**PRIMERICA FINANCIAL SERVICES TO MARKET MASTERCARD; 1 PERCENT REBATE CAN BE USED TO PURCHASE TERM INSURANCE**  
PR Newswire, 1105A7728  
Nov 5, 1992  
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 358 LINE COUNT: 00033

**PRIMERICA FINANCIAL SERVICES TO MARKET MASTERCARD; 1 PERCENT REBATE CAN BE USED TO PURCHASE TERM INSURANCE**



Set	Items	Description
S1	1028994	(CHARGE OR CREDIT OR DEBIT OR CHECK OR CHEQUE OR BANK OR B-ANC) (1W) (CARD OR CARDS) OR CHARGECARD? ? OR CREDITCARD? ? OR -DEBITCARD? ? OR BANKCARD? ? OR CHECKCARD? ? OR VISA OR MASTE-RCARD OR MASTER()CARD OR AMERICAN()EXPRESS OR AMERICANEXPRESS OR AMEX OR DI
S2	2788673	REBATE? ? OR CASH()BACK OR CASHBACK OR DOLLARS OR REWARD? ? OR POINTS
S3	2782415	INSURANCE OR (MEDICAL OR HEALTH OR HEALTHCARE) (2N) (POLICY -OR POLICIES OR ACCOUNT? ? OR SERVICE? ? OR BENEFIT? ? OR EXP-ENSE? ?)
S4	11834171	APPLY? OR APPL??? OR REDEEM? OR PAY??? OR PAID OR PAYMENT? OR USED OR LINK???
S5	15591	S1(4N)S2
S6	137094	S4(4N)S3
S7	94	S5(2S)S6
S8	33	S7 NOT PY>2001
S9	19	RD (unique items)
S10	2136	S2(4N)S4(4N)S3
S11	66	S10(S)S1
S12	24	S11 NOT PY>2001
S13	18	RD (unique items)
File	9:Business & Industry(R)	Jul/1994-2006/Jun 01 (c) 2006 The Gale Group
File	275:Gale Group Computer DB(TM)	1983-2006/Jun 01 (c) 2006 The Gale Group
File	621:Gale Group New Prod. Annou. (R)	1985-2006/Jun 02 (c) 2006 The Gale Group
File	636:Gale Group Newsletter DB(TM)	1987-2006/Jun 01 (c) 2006 The Gale Group
File	16:Gale Group PROMT(R)	1990-2006/Jun 02 (c) 2006 The Gale Group
File	160:Gale Group PROMT(R)	1972-1989 (c) 1999 The Gale Group
File	148:Gale Group Trade & Industry DB	1976-2006/Jun 02 (c) 2006 The Gale Group

**13/3,K/1 (Item 1 from file: 9)**

DIALOG(R)File 9:Business & Industry(R)  
(c) 2006 The Gale Group. All rts. reserv.

02584944 Supplier Number: 25031159 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Prudential launches co-branded card in Singapore  
(With Standard Chartered featuring bonus points redeemable in life  
insurance premiums)**

Bank Marketing International, p 7

October 26, 2001

DOCUMENT TYPE: Newsletter ISSN: 0791-2765 (Ireland)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 402

TEXT:

UK insurer Prudential has entered Singapore's highly-competitive **credit card** market, launching a co-branded offering with Standard Chartered which features bonus **points redeemable** in life **insurance** premiums.

One in five eligible Singaporeans currently hold a StanChart card, with 215,000 cards...

**13/3,K/2 (Item 2 from file: 9)**

DIALOG(R)File 9:Business & Industry(R)  
(c) 2006 The Gale Group. All rts. reserv.

02583453 Supplier Number: 25030133 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Prudential launches co-branded credit card  
(Links with Standard Chartered for card in Singapore)**

Life Insurance International, p 13

October 24, 2001

DOCUMENT TYPE: Newsletter ISSN: 0956-327X (Ireland)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 574

TEXT:

UK insurer Prudential has entered Singapore's highly competitive **credit card** market, launching a co-branded offering with Standard Chartered which features bonus **points redeemable** in life **insurance** premiums.

One in five eligible Singaporeans currently hold a StanChart card, with 215,000 cards...

**13/3,K/3 (Item 3 from file: 9)**

DIALOG(R)File 9:Business & Industry(R)  
(c) 2006 The Gale Group. All rts. reserv.

02569762 Supplier Number: 25016973 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Prudential launches co-branded card with Standard Chartered  
(New co-branded card is launched in Singapore)**

Cards International, p 3

October 08, 2001

DOCUMENT TYPE: Newsletter ISSN: 0956-5558 (Ireland)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 573

TEXT:

UK insurer Prudential has entered Singapore's highly-competitive **credit**

**card** market, launching a co-branded offering with Standard Chartered which features bonus **points** **redeemable** in life **insurance** premiums.

One in five eligible Singaporeans currently hold a StanChart card, with 215,000 cards...

**13/3,K/4 (Item 4 from file: 9)**

DIALOG(R)File 9:Business & Industry(R)

(c) 2006 The Gale Group. All rts. reserv.

01236242 Supplier Number: 23866126

**Medical Debit Accounts**

**(Anthem Health & Life Insurance signed on as second major insurance company to launch medical savings account program using Visa check card)**

Card Fax, v 1997, n 85, p 2

April 15, 1997

DOCUMENT TYPE: Electronic Journal; News Brief (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 103

TEXT:

...as the second major insurance company to launch a medical savings account program using a **Visa check** card. American Health Value administers the accounts for both Anthem Health and Starmark Insurance, the first provider to allow company employees to use a **Visa check card** to access pre-tax **dollars** for **payment** of **medical expenses**. Unlike a flexible spending account in which remaining funds are forfeited at the end of...

...savings accounts can be rolled over into the next year. Home Federal Savings issues the **debit cards** for both programs.

**13/3,K/5 (Item 1 from file: 275)**

DIALOG(R)File 275:Gale Group Computer DB(TM)

(c) 2006 The Gale Group. All rts. reserv.

01319632 SUPPLIER NUMBER: 07931600 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Banks, Fed clash over payment risk. (Federal Reserve, corporate electronic payments)**

DeBow, Yvette

Computers in Banking, v6, n11, p14(5)

Nov, 1989

ISSN: 0742-6496

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 3326 LINE COUNT: 00265

... as server a node in a local area terminal network. Prices begin at \$750.

First **Bankcard** Systems, Atlanta, added an enhancement to its core **Bankcard** System product. The Product Builder lets users create new **credit card** products without modifying system code. Billing code, cycle code, annual fee, credit life **insurance**, automatic **payment**, bonus **points**, annual fee waivers, and credit limits are among the attributes which can be manipulated without...

**13/3,K/6 (Item 1 from file: 636)**

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2006 The Gale Group. All rts. reserv.

05132709      Supplier Number: 79960988    (USE FORMAT 7 FOR FULLTEXT)  
**Prudential launches co-branded card in Singapore: UK INSURER Prudential has entered Singapore's highly-competitive credit card market, launching a co-branded offering with Standard Chartered which features bonus points redeemable in life insurance premiums. (Cards).(Brief Article)(Industry Overview)(Statistical Data Included)**  
Bank Marketing International, p7(1)  
Oct, 2001  
Language: English      Record Type: Fulltext  
Article Type: Brief Article Industry Overview Statistical Data Included  
Document Type: Newsletter; Trade  
Word Count:      402

**...launches co-branded card in Singapore: UK INSURER Prudential has entered Singapore's highly-competitive credit card market, launching a co-branded offering with Standard Chartered which features bonus points redeemable in life insurance premiums. (Cards).(Brief Article)(Industry Overview)(Statistical Data Included)**

13/3,K/7      (Item 2 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2006 The Gale Group. All rts. reserv.

04835916      Supplier Number: 66673343    (USE FORMAT 7 FOR FULLTEXT)  
**FIFTEEN PERCENT OF HOUDAY SHOPPERS WILL SHOP ONLINE.**  
CardFAX, v2000, n211, p1  
Nov 2, 2000  
Language: English      Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count:      214

(USE FORMAT 7 FOR FULLTEXT)  
TEXT:  
The growth of the Internet will be reflected in holiday spending, **American Express** Co.'s Retail Index survey reports today. Some 15% of holiday shoppers will make online...

...585, of their holiday budgets on the Internet. Some 59% of shoppers will use their **credit cards** to pay for some or all of their holiday gifts in what's shaping up year, some 77% of shoppers say they prefer pulling out their **credit cards** because of convenience, compared to writing checks or counting out bills at the cash register. Consumers also say they use **credit cards** to track spending; cover purchases with extended warranties and **insurance** against damages or theft, and to **redeem reward points**. This year consumers will budget \$1,684 for the Christmas spending, up 8% percent from last year, an **American Express** spokesperson tells CardFax. "This is the largest increase since **American Express** began conducting the survey in 1995," the spokesperson says. **AmEX** surveyed 800 consumers by telephone

13/3,K/8      (Item 3 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2006 The Gale Group. All rts. reserv.

03533678      Supplier Number: 47300432    (USE FORMAT 7 FOR FULLTEXT)  
**MEDICAL DEBIT ACCOUNTS: Anthem Health & Life Insurance Co.**  
CardFAX, v97, n85, pN/A

April 15, 1997

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 107

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...as the second major insurance company to launch a medical savings account program using a **Visa check card**. American Health Value administers the accounts for both Anthem Health and Starmark Insurance, the first provider to allow company employees to use a **Visa check card** to access pre-tax **dollars** for **payment of medical expenses**. Unlike a flexible spending account in which remaining funds are forfeited at the end of...

...savings accounts can be rolled over into the next year. Home Federal Savings issues the **debit cards** for both programs.

**13/3,K/9 (Item 4 from file: 636)**

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2006 The Gale Group. All rts. reserv.

02174336 Supplier Number: 44090876 (USE FORMAT 7 FOR FULLTEXT)

**Some Innovative Credit Unions Pump Life into Lending Rates--Ed Roberts**

Credit Union Accountant, v3, n34, pN/A

Sept 13, 1993

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 1029

... pricing services for auto loans.

State Employees is also looking at several promotions for its **credit card** loans, including a purchase **rebate**, purchase **insurance** or even layoff **insurance**, which would ensure loan **payments** in the event the member is loses his or her job.

Said Eliopoulos, Weve kind...

**13/3,K/10 (Item 1 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2006 The Gale Group. All rts. reserv.

03519212 Supplier Number: 44930587

**Business credit card to offer airline mileage**

St Paul Pioneer Press (MN), pD1

August 19, 1994

Language: English Record Type: Abstract

Document Type: Newspaper; Trade

ABSTRACT:

First Bank, the biggest national business **credit card** issuer, will offer its **Visa** business card users frequent flyer miles on Northwest Airlines for every dollar spent using the...

...with presently some 400,000 business cards nationally. The new card, called First Bank WorldPerks **Visa** Business Card, will help firms keep better records of expenses with complete reports and **reward** them with free car rental **insurance** in addition to **redeemable** frequent flyer credit miles on Northwest Airlines. The card will charge users an annual

\$75 fee. The bank also issues the Northwest Airlines WorldPerks **credit cards**.

**13/3,K/11 (Item 2 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2006 The Gale Group. All rts. reserv.

03493373 Supplier Number: 44886137 (USE FORMAT 7 FOR FULLTEXT)  
**Midland car buyers get Choice collection plan**  
Precision Marketing, v0, n0, p32  
August 1, 1994  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 290

... 42-page catalogue outlining the benefits and details of the scheme to its three million **credit card** holders this week through TWA Direct Marketing. Customers can **redeem** their **points** for holidays, beauty treatments, car **insurance** or a reduction on the cost of Midland's financial services.

Gabriella Davila

**13/3,K/12 (Item 3 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2006 The Gale Group. All rts. reserv.

02600874 Supplier Number: 43455479 (USE FORMAT 7 FOR FULLTEXT)  
**Primerica Launches Expanded MasterCard Marketing Effort**  
National Underwriter Life & Health-Financial Services Edition, p17  
Nov 16, 1992  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 203

... rates and, in many cases, no annual fees for cards.

Mr. Cooperman said the PFS **MasterCard** will feature a one percent rebate on card purchases with what he called a 'unique' option: card holders can **apply** the **rebate** to purchase guaranteed-issue term life **insurance**. Or, they can use the **rebate** as an account credit.

PFS is the successor organization to corporate entities established by A...

**13/3,K/13 (Item 1 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2006 The Gale Group. All rts. reserv.

07528109 SUPPLIER NUMBER: 15847688 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Exxon, GE unit to launch cobranded MasterCard. (General Electric Capital Consumer Card Co. and Exxon Company U.S.A.)**  
Meece, Mickey  
American Banker, v159, n180, p17(1)  
Sept 19, 1994  
ISSN: 0002-7561 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 636 LINE COUNT: 00050

... service, emergency roadside assistance, emergency travel cash and airline tickets, and \$100,000 in accident **insurance**.

The **MasterCard** affiliation broadens consumers' **payment** options, while the **rebate** structure brings the nation's sixthlargest petroleum retailer into direct competition with five others offering...

**13/3,K/14 (Item 2 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2006 The Gale Group. All rts. reserv.

06401884 SUPPLIER NUMBER: 13596417 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Bank facts 1992. (Industry Overview)**  
Canadian Banker, v100, n1, pS1(27)  
Jan-Feb, 1993  
DOCUMENT TYPE: Industry Overview ISSN: 0822-6830 LANGUAGE:  
ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 5197 LINE COUNT: 00431

... unsecured borrowing. Gold cards provide an expanding range of extra benefits such as air-mile **points** and rental-car **insurance** ; affinity cards, which **pay** a percentage of purchase totals to the designated organization, are gaining popularity as well. Nearly...

**13/3,K/15 (Item 3 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2006 The Gale Group. All rts. reserv.

06148189 SUPPLIER NUMBER: 12739236 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**PRIMERICA FINANCIAL SERVICES TO MARKET MASTERCARD; 1 PERCENT REBATE CAN  
BE USED TO PURCHASE TERM INSURANCE**  
PR Newswire, 1105A7728  
Nov 5, 1992  
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 358 LINE COUNT: 00033

**PRIMERICA FINANCIAL SERVICES TO MARKET MASTERCARD; 1 PERCENT REBATE CAN  
BE USED TO PURCHASE TERM INSURANCE**

**13/3,K/16 (Item 4 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2006 The Gale Group. All rts. reserv.

04619148 SUPPLIER NUMBER: 09319119 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Introducing the three-day workweek. (L.P. Thebault Co. uses two shifts of  
three days each to increase productivity) (Ten Best Companies to Work  
For) (New Jersey) (company profile)**  
Gill, David  
Business Journal of New Jersey, v7, n10, p61(1)  
June, 1990  
DOCUMENT TYPE: company profile ISSN: 0889-3403 LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT  
WORD COUNT: 676 LINE COUNT: 00053

... that Thebault matches 50 percent and a flexible spending account out of which employees can **pay** for **medical expenses** )r child care with pretax **dollars** . Such benefits have come to Thebault employees without the presence of a union. Although the...

**13/3,K/17 (Item 5 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2006 The Gale Group. All rts. reserv.

02502797 SUPPLIER NUMBER: 03930164 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Sears' Discover Card to launch second full scale systems check.**  
PR Newswire, NYPR93  
Sept 9, 1985  
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 883 LINE COUNT: 00075

... addition of other Sears Financial Network products, including loans, other deposit services, investment opportunities and **insurance** services.

"Real Dollar Dividends are just that -- real **dollars paid** back to cardmembers annually, up to 1 percent of total annual purchases," Kennedy said. "The..."

**13/3,K/18 (Item 6 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2006 The Gale Group. All rts. reserv.

02500502 SUPPLIER NUMBER: 03901747 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**The Sears Discover Card debuts in Atlanta, Ga. in September.**  
PR Newswire, NYPR15  
Aug 20, 1985  
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 931 LINE COUNT: 00075

... Sears Financial Network products, including loans, certificates of deposit and other deposit services, investment and **insurance** services.

"Real Dollar Dividends are just that -- real **dollars paid** back to Cardmembers annually, up to 1 percent of total annual purchases," Brennan said. "The..."



Set	Items	Description
S1	350	(CHARGE OR CREDIT OR DEBIT OR CHECK OR CHEQUE OR BANK OR B- ANC) (1W) (CARD OR CARDS) OR CHARGECARD? ? OR CREDITCARD? ? OR - DEBITCARD? ? OR BANKCARD? ? OR CHECKCARD? ? OR VISA OR MASTE- RCARD OR MASTER()CARD OR AMERICAN()EXPRESS OR AMERICANEXPRESS OR AMEX OR DI
S2	1667	REBATE? ? OR CASH()BACK OR CASHBACK OR DOLLARS OR REWARD? ? OR POINTS
S3	997	INSURANCE OR (MEDICAL OR HEALTH OR HEALTHCARE) (2N) (POLICY - OR POLICIES OR ACCOUNT? ? OR SERVICE? ? OR BENEFIT? ? OR EXP- ENSE? ?)
S4	16	S1(S)S2
S5	0	S4 AND S3
S6	0	S1 AND S2 AND S3

? show files  
File 256:TecInfoSource 82-2006/Jul  
(c) 2006 Info.Sources Inc

Set	Items	Description
S1	510226	(CHARGE OR CREDIT OR DEBIT OR CHECK OR CHEQUE OR BANK OR B-ANC) (1W) (CARD OR CARDS) OR CHARGECARD? ? OR CREDITCARD? ? OR -DEBITCARD? ? OR BANKCARD? ? OR CHECKCARD? ? OR VISA OR MASTE-RCARD OR MASTER()CARD OR AMERICAN()EXPRESS OR AMERICANEXPRESS OR AMEX OR DI
S2	3999157	REBATE? ? OR CASH()BACK OR CASHBACK OR DOLLARS OR REWARD? ? OR POINTS
S3	1628377	INSURANCE OR (MEDICAL OR HEALTH OR HEALTHCARE) (2N) (POLICY -OR POLICIES OR ACCOUNT? ? OR SERVICE? ? OR BENEFIT? ? OR EXP-ENSE? ?)
S4	11111111	APPLY? OR APPL??? OR REDEEM? OR PAY??? OR PAID OR PAYMENT? OR USED OR LINK???
S5	3986	S4 (4N) S2 (7N) S3
S6	32	S5 (S) S1
S7	19	S6 NOT PY>2001
S8	19	RD (unique items)
File	47:	Gale Group Magazine DB(TM) 1959-2006/Jun 02 (c) 2006 The Gale group
File	570:	Gale Group MARS(R) 1984-2006/Jun 01 (c) 2006 The Gale Group
File	635:	Business Dateline(R) 1985-2006/Jun 03 (c) 2006 ProQuest Info&Learning
File	476:	Financial Times Fulltext 1982-2006/Jun 06 (c) 2006 Financial Times Ltd
File	477:	Irish Times 1999-2006/Jun 05 (c) 2006 Irish Times
File	710:	Times/Sun.Times(London) Jun 1988-2006/Jun 05 (c) 2006 Times Newspapers
File	711:	Independent(London) Sep 1988-2006/Jun 05 (c) 2006 Newspaper Publ. PLC
File	756:	Daily/Sunday Telegraph 2000-2006/Jun 05 (c) 2006 Telegraph Group
File	757:	Mirror Publications/Independent Newspapers 2000-2006/Jun 05 (c) 2006
File	387:	The Denver Post 1994-2006/Jun 02 (c) 2006 Denver Post
File	471:	New York Times Fulltext 1980-2006/Jun 05 (c) 2006 The New York Times
File	492:	Arizona Repub/Phoenix Gaz 19862002/Jan 06 (c) 2002 Phoenix Newspapers
File	494:	St LouisPost-Dispatch 1988-2006/Jun 04 (c) 2006 St Louis Post-Dispatch
File	631:	Boston Globe 1980-2006/Jun 02 (c) 2006 Boston Globe
File	633:	Phil.Inquirer 1983-2006/Jun 01 (c) 2006 Philadelphia Newspapers Inc
File	638:	Newsday/New York Newsday 1987-2006/Jun 01 (c) 2006 Newsday Inc.
File	640:	San Francisco Chronicle 1988-2006/Jun 04 (c) 2006 Chronicle Publ. Co.
File	641:	Rocky Mountain News Jun 1989-2006/Jun 05 (c) 2006 Scripps Howard News
File	702:	Miami Herald 1983-2006/Jun 02 (c) 2006 The Miami Herald Publishing Co.
File	703:	USA Today 1989-2006/Jun 02 (c) 2006 USA Today
File	704:	(Portland)The Oregonian 1989-2006/Jun 02 (c) 2006 The Oregonian
File	713:	Atlanta J/Const. 1989-2006/Jun 04 (c) 2006 Atlanta Newspapers

File 714:(Baltimore) The Sun 1990-2006/Jun 02  
    (c) 2006 Baltimore Sun  
File 715:Christian Sci.Mon. 1989-2006/Jun 05  
    (c) 2006 Christian Science Monitor  
File 725:(Cleveland)Plain Dealer Aug 1991-2006/Jun 04  
    (c) 2006 The Plain Dealer  
File 735:St. Petersburg Times 1989- 2006/Jun 04  
    (c) 2006 St. Petersburg Times

**8/3,K/1 (Item 1 from file: 47)**

DIALOG(R)File 47:Gale Group Magazine DB(TM)  
(c) 2006 The Gale group. All rts. reserv.

04139744 SUPPLIER NUMBER: 15825592 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**It's payback time; the hottest credit cards these days give cold cash back on purchases. (includes related directory)**

Mannix, Margaret

U.S. News & World Report, v117, n11, p77(4)

Sept 19, 1994

ISSN: 0041-5537

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 2592 LINE COUNT: 00193

... year, pays in full each month. \$140 rebate, \$0 in terest. Net benefit: \$140.

START **VISA** (800) 955-7010 Interest rate: 17.15 percent Annual fee: None Rebate: 1 percent on...

...annual purchases. Additional rebates up to 10 percent, with no purchase limit, at participating retailers. **Redeemable** for: Cash or Metropolitan Life **Insurance** Co. annuity. Worth noting: **Rebate** contributions to the annuity are made in \$100 increments. C ardholder can add to the...

**8/3,K/2 (Item 1 from file: 570)**

DIALOG(R)File 570:Gale Group MARS(R)

(c) 2006 The Gale Group. All rts. reserv.

02162418 Supplier Number: 79960988 (USE FORMAT 7 FOR FULLTEXT)  
**Prudential launches co-branded card in Singapore: UK INSURER Prudential has entered Singapore's highly-competitive credit card market, launching a co-branded offering with Standard Chartered which features bonus points redeemable in life insurance premiums. (Cards).(Brief Article)(Industry Overview)(Statistical Data Included)**

Bank Marketing International, p7(1)

Oct, 2001

ISSN: 0791-2765

Language: English Record Type: Fulltext

Article Type: Brief Article Industry Overview Statistical Data Included

Document Type: Newsletter; Trade

Word Count: 402

...launches co-branded card in Singapore: UK INSURER Prudential has entered Singapore's highly-competitive credit card market, launching a co-branded offering with Standard Chartered which features bonus points redeemable in life insurance premiums. (Cards).(Brief Article)(Industry Overview)(Statistical Data Included)

**8/3,K/3 (Item 2 from file: 570)**

DIALOG(R)File 570:Gale Group MARS(R)

(c) 2006 The Gale Group. All rts. reserv.

01451745 Supplier Number: 44886137 (USE FORMAT 7 FOR FULLTEXT)  
**Midland car buyers get Choice collection plan**

Precision Marketing, v0, n0, p32

August 1, 1994

ISSN: 0957-4913

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 290

... 42-page catalogue outlining the benefits and details of the scheme to its three million **credit card** holders this week through TWA Direct Marketing. Customers can **redeem** their **points** for holidays, beauty treatments, car **insurance** or a reduction on the cost of Midland's financial services.

Gabriella Davila

**8/3,K/4 (Item 1 from file: 635)**

DIALOG(R)File 635:Business Dateline(R)

(c) 2006 ProQuest Info&amp;Learning. All rts. reserv.

0210898 91-32634

**Local Insurance Executive Leaves a Long Trail of Soured Business Deals**

Preston, Darrell

Dallas Business Journal (Dallas, TX, US), V14 N35 s1 p1

PUBL DATE: 910426

WORD COUNT: 1,698

DATELINE: Dallas, TX, US

TEXT:

...assets of \$50, the clothes on his back and no financial records. He had an **American Express** bill of \$162,000, back rent of \$50,000 for his Turtle Creek office and debts totaling thousands of **dollars** to **insurance** companies, banks and stock brokerages. He also owed thousands of **dollars** to car companies for luxury autos he leased and never **paid** for, court documents allege. And his former wife, Mary Plumlee, claims \$120,000 in child...

**8/3,K/5 (Item 2 from file: 635)**

DIALOG(R)File 635:Business Dateline(R)

(c) 2006 ProQuest Info&amp;Learning. All rts. reserv.

0022617 87-01300

**Hometown Credit Card Issuers Ready for a Bout With Big Banks**

North, Sterling

New England Business (Boston, MA, US), V8 N15 s1 p45

PUBL DATE: 860915

WORD COUNT: 1,485

DATELINE: US

TEXT:

...plans a direct mail campaign promoting a new range of enhanced services for a regular **credit card** featuring its standard interest rate (which now stands at 15.72%). Enhancements could include life and travel **insurance**, reduced membership fees, car rental discounts, and financial **rewards** for prompt **payment** of balances.

"By keeping the rate up," said Robert A. Linden, senior vice president of...

**8/3,K/6 (Item 1 from file: 476)**

DIALOG(R)File 476:Financial Times Fulltext

(c) 2006 Financial Times Ltd. All rts. reserv.

0008539925 BOGHFAAAFRFT

**Companies and Finance: The Americas: GE Capital spends Dollars 1.8bn on First Colony**

RICHARD WATERS

Financial Times, London Edition 1 ED, P 20

Tuesday, August 6, 1996

DOCUMENT TYPE: Stories; NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE:

FULLTEXT

Word Count: 446

...to close by the end of this year.

Among other recent acquisitions, the GE unit **paid Dollars** 960m for Life **Insurance** Company of Virginia, a former subsidiary of Aon, which brought it Dollars 9bn of new assets. And a year ago, it bought **Amex** Life, a unit of **American Express** which had assets of Dollars 1.6bn.

GE Capital is also thought to be studying...

**8/3,K/7 (Item 2 from file: 476)**

DIALOG(R)File 476:Financial Times Fulltext

(c) 2006 Financial Times Ltd. All rts. reserv.

0008048819 B0FK3E1AEJFT

**Travelers acquires Aetna arm**

RICHARD WATERS

Financial Times, P 33

Thursday, November 30, 1995

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 361

TEXT:

Travelers, the US financial services group constructed through acquisition by former **American Express** president Mr Sandy Weill, yesterday reached an agreement to **pay Dollars** 4bn (Pounds 2.5bn) for the property/casualty **insurance** business of Aetna.

The US insurer had said it planned to sell the business to...

**8/3,K/8 (Item 3 from file: 476)**

DIALOG(R)File 476:Financial Times Fulltext

(c) 2006 Financial Times Ltd. All rts. reserv.

0006060447 B0BG3B0AC5FT

**International Capital Markets: Corporate treasurers come to the aid of Wall Street - A good quarter for brokers**

PATRICK HARVERSON

Financial Times, P 22

Tuesday, July 30, 1991

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 928

...earnings and flat commission revenues.

Among the big broking houses, Shearson Lehman, a subsidiary of **American Express**, stood out with a net loss for the quarter of Dollars 37m. An operating profit...

...and trading businesses fitted into the industry-wide pattern, but the gains were swamped by **Dollars** 171m of write-offs **linked** to its stake in a bankrupt Californian **insurance** holding company and the unwinding of a mortgage portfolio in the UK.

Mergers and acquisitions...

**8/3,K/9 (Item 4 from file: 476)**  
DIALOG(R)File 476:Financial Times Fulltext  
(c) 2006 Financial Times Ltd. All rts. reserv.

0002503588 BOCBUAEADXFT

**And now a message from the sponsors . . . : The Olympic boycott**

LOUISE KEHOE

Financial Times, P 17

Saturday, May 12, 1984

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 919

...out an insurance policy covering a broad range of possible calamities with Fireman's Fund **Insurance** Company, an **American Express** company.

ABC may have been prompted to **pay** the **Dollars** 8m premium for coverage by the experience of its competitor NBC. In 1980, NBC which...

**8/3,K/10 (Item 1 from file: 710)**  
DIALOG(R)File 710:Times/Sun.Times(London)  
(c) 2006 Times Newspapers. All rts. reserv.

09575258

**PLAY YOUR CARDS RIGHT TO HELP YOU SPEND AND SAVE; POUNDBITE; CASH BACK ON CREDIT**

Times of London (TL) - Sunday, March 16, 1997

By: Naomi Caine

Section: Features

Word Count: 629

... rate - or switch to another card. Of course, if you want add-ons, such as **insurance** for purchases, you may **pay** a bit more.

Can you get **cash back** on any other cards?

Alliance & Leicester's is the only credit card with a cash...

**8/3,K/11 (Item 1 from file: 492)**  
DIALOG(R)File 492:Arizona Repub/Phoenix Gaz  
(c) 2002 Phoenix Newspapers. All rts. reserv.

09319265

**BENEFITS OF CREDIT INSURANCE MAY BE WORTH CONSIDERING**

Arizona Republic (AR) - Saturday, November 15, 1997

By: MARLENE PONTRELLI MAEROWITZ, The Arizona Republic

Edition: Final Section: Chandler Community Page: EV10

Word Count: 827

... our full name. Then they read the script. As a valued customer of the

particular **credit card** company, the company is offering the opportunity to buy **credit insurance** . For only a few **dollars** a month, we can buy **insurance** to **pay** off our **credit card** debt in the event we die or become disabled and are not able to work...

**8/3,K/12 (Item 1 from file: 631)**

DIALOG(R)File 631:Boston Globe

(c) 2006 Boston Globe. All rts. reserv.

09061128

**ANOTHER FATAL AMERICAN ADDICTION: THE PLASTIC**

Boston Globe (BG) - SUNDAY, March 2, 1997

By: David Nyhan, Globe Staff

Edition: Third Section: Focus Page: D4

Word Count: 862

...I know: You don't even want to think about it, right?

That wasted thousand **dollars** is more than most people **pay** for electricity, phone, or car **insurance** , says the Consumer Federation of America, which is declaring war on **credit card** debt. Good luck, I say.

We love our plastic. We charged over \$1 trillion last...

**8/3,K/13 (Item 2 from file: 631)**

DIALOG(R)File 631:Boston Globe

(c) 2006 Boston Globe. All rts. reserv.

00653830

**ASK THE GLOBE**

BOSTON GLOBE (BG) - FRIDAY November 27, 1981

Edition: FIRST Section: RUN OF PAPER

Word Count: 265

TEXT:

...Hearing aids cost \$425 in some places, higher in others. (2) Cash up front or **credit card** . (3) Three years is about the optimal time for a hearing aid to work adequately...

...to decide what hearing aid is best for a person, it is not unusual to **pay** thousands of **dollars** before the right one is found. (6) Company **insurance** policies do not cover hearing aids because dealers are not registered or licensed. I have...

**8/3,K/14 (Item 1 from file: 633)**

DIALOG(R)File 633:Phil.Inquirer

(c) 2006 Philadelphia Newspapers Inc. All rts. reserv.

09261062

**STATEMENT RELEASED IN SLAYING A JUDGE RELEASED A CRAIG RABINOWITZ INTERVIEW  
TRANSCRIPT. HIS LAWYERS WANT IT SUPPRESSED.**

Philadelphia Inquirer (PI) - Thursday, September 18, 1997

By: Ralph Vigoda, INQUIRER STAFF WRITER

Edition: C Section: NEIGHBORS Page: B01

Word Count: 797



...wife had \$1,500,000.'

Prosecutors contend that Rabinowitz killed his wife to collect the **insurance** money and use it to **pay** off hundreds of thousands of **dollars** in debts to friends, family, and **credit - card** companies. He spent tens of thousands of dollars, prosecutors maintain, on an exotic dancer.

Rabinowitz...

8/3,K/15 (Item 1 from file: 640)  
DIALOG(R)File 640:San Francisco Chronicle  
(c) 2006 Chronicle Publ. Co. All rts. reserv.

08097081

**HELP FOR ACCUSED BOOKSTORE MANAGERS**

San Francisco Chronicle (SF) - FRIDAY, April 7, 1995  
By: Bill Workman, Chronicle Peninsula Bureau  
Edition: FINAL/P Section: News Page: A21  
Word Count: 590

...Southern California.

The three men are accused, among other things, of reimbursing themselves thousands of **dollars** in unauthorized college tuition **payments** for their children, bonuses, life **insurance** premiums, **credit card** bills and legal expenses from the Stanford Bookstore, according to court documents.

Speed and Chiaramonte...

8/3,K/16 (Item 1 from file: 641)  
DIALOG(R)File 641:Rocky Mountain News  
(c) 2006 Scripps Howard News. All rts. reserv.

09005184

**INSURANCE INNOVATION EXPERIMENT PROVIDES FOR MEDICAL SAVINGS ACCOUNTS FOR SMALL FIRMS, SELF-EMPLOYED**

Rocky Mountain News (RM) - Sunday, January 5, 1997  
By: Michele Conklin Rocky Mountain News Staff Writer  
Edition: Final Section: Business Page: 5B  
Word Count: 683

... accounts must be coupled with high-deductible insurance policies. These policies, typically cheaper than traditional **insurance**, don't kick in until after workers **pay** several thousand **dollars** for health care.

The idea behind **medical savings accounts** was to offer **insurance** to people who can't afford it. The medical savings accounts make high-deductible policies...

... s name and can be easily withdrawn, sometimes with the use of an automatic teller **bank card**.

If the money is used for an allowed health care expense, it remains tax-free...

**8/3,K/17 (Item 1 from file: 702)**  
DIALOG(R)File 702:Miami Herald  
(c) 2006 The Miami Herald Publishing Co. All rts. reserv.

08048101

**INSURANCE THAT PAYS YOU TO STAY HEALTHY WHAT YOU DON'T SPEND YOU GET BACK**

Miami Herald (MH) - FRI July 28, 1995  
By: R.A. ZALDIVAR Herald Washington Bureau  
Edition: FINAL Section: FRONT Page: 1A  
Word Count: 893

...their MSA balance year after year. But say you draw down your account to pay **credit card** bills. Unexpected health expenses could leave you stuck with medical bills you can't **pay** from the MSA.

**MEDICAL SAVINGS ACCOUNT**

Potential risks, **rewards** igher

Your employer buys a lower-cost catastrophic **insurance** policy and puts the savings in your medical savings account (MSA). If you spend little ...

**8/3,K/18 (Item 1 from file: 713)**  
DIALOG(R)File 713:Atlanta J/Const.  
(c) 2006 Atlanta Newspapers. All rts. reserv.

10082164

**A LEADER DISGRACED IN THE END, AT LEAST LYONS DIDN'T HIDE BEHIND RACE CARD**

ATLANTA Journal (ATLANTA Journal) - Tuesday, March 23, 1999  
By: Jeff Dickerson  
Section: Editorial Page: A08  
Word Count: 577

... 000 Florida waterfront home the former Georgia preacher had bought with Bernice Edwards, a mistress. **Credit card**, **insurance** and funeral service companies had **paid** the convention millions of **dollars** for access to its membership list.

Prosecutors showed that much of the money ended up...

**8/3,K/19 (Item 1 from file: 714)**  
DIALOG(R)File 714:(Baltimore) The Sun  
(c) 2006 Baltimore Sun. All rts. reserv.

06076023

**CASE HISTORIES REVEAL TROUBLING QUESTIONS ABOUT CIRCUMSTANCES OF THE CRIMES  
BATTERED SPOUSE SYNDROME & COMMUTATIONS**

BALTIMORE MORNING SUN (BS) - Sunday, March 17, 1991  
By: David Simon and William F. Zorzi Jr.  
Edition: Final Section: News (National and Foreign) Page: 6A  
Word Count: 3,243

...on payday, because she did not want to give him her pay.

In addition to **paying** the killers, Barnes **used** part of the \$22,000 **insurance** check to **pay** off a Choice **credit card** bill of several thousand **dollars**, lend money to her brother-in-law and buy Christmas

EIC 3600

Dialog Search

gifts, according to testimony.

JMB

05-Jun-06

Set	Items	Description
S1	6	ANZ(S)MEDICAL() INSURANCE(5N) (MASTERCARD OR MASTER()CARD OR VISA)
S2	4	RD (unique items)
File 583:		Gale Group Globalbase(TM) 1986-2002/Dec 13 (c) 2002 The Gale Group
File 16:		Gale Group PROMT(R) 1990-2006/Jun 02 (c) 2006 The Gale Group
File 18:		Gale Group F&S Index(R) 1988-2006/Jun 01 (c) 2006 The Gale Group
File 20:		Dialog Global Reporter 1997-2006/Jun 05 (c) 2006 Dialog
File 636:		Gale Group Newsletter DB(TM) 1987-2006/Jun 01 (c) 2006 The Gale Group

*ANZ Medical Insurance  
Mastercard*

**2/3,K/1 (Item 1 from file: 583)**

DIALOG(R)File 583:Gale Group Globalbase(TM)  
(c) 2002 The Gale Group. All rts. reserv.

09186930

Customers, business failing to cash in loyalty card rewards

AUSTRALIA: REVIEW OF CREDIT CARD INDUSTRY

The Australian Financial Review (AFR) 28 Jun 1999 p.26

Language: ENGLISH

...to the failure of many card rewards programs. Among the failures are the CBA Volvo **Visa** introduced in November 1996, **ANZ Medical Insurance Mastercard** launched in June 1997, Colonial State Bank Rams Visa in February 1997, Citibank Golf Link...

...Fly Buys in September 1994 and 1998, GE Shell Mastercard in February 1998, Citibank FootyCard **Visa** in March 1998, **ANZ Footy Visa** in July 1998 and **ANZ Westfield Visa** in August 1998. Other charity-based plans such as BankSA's Arts Affinity MasterCard, Citibank...

**2/3,K/2 (Item 1 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2006 The Gale Group. All rts. reserv.

06453661 Supplier Number: 55071211

**AUSTRALIA: REVIEW OF CREDIT CARD INDUSTRY.**

Australian Financial Review, p26

June 28, 1999

Language: English Record Type: Abstract

Document Type: Magazine/Journal; Trade

ABSTRACT:

...to the failure of many card rewards programs. Among the failures are the CBA Volvo **Visa** introduced in November 1996, **ANZ Medical Insurance Mastercard** launched in June 1997, Colonial State Bank Rams Visa in February 1997, Citibank Golf Link...

...Fly Buys in September 1994 and 1998, GE Shell Mastercard in February 1998, Citibank FootyCard **Visa** in March 1998, **ANZ Footy Visa** in July 1998 and **ANZ Westfield Visa** in August 1998. Other charity-based plans such as BankSA's Arts Affinity MasterCard, Citibank...

**2/3,K/3 (Item 1 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2006 Dialog. All rts. reserv.

05924637

**Customers, business failing to cash in loyalty card rewards**

Bernard O'Riordan

ABIX - AUSTRALASIAN BUSINESS INTELLIGENCE (AUSTRALIAN FINANCIAL REVIEW)  
, p26

June 28, 1999

JOURNAL CODE: WAFR LANGUAGE: English RECORD TYPE: ABSTRACT

WORD COUNT: 98

... in Australia. The Australia and New Zealand (ANZ) Bank has 1.3 million Qantas Telstra **Visa** cards, yet the ANZ **Medical Insurance MasterCard** has only a few thousand cardholders. The Westpac Banking

Corporation joined with General Motors (GM...

**2/3,K/4 (Item 1 from file: 636)**  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2006 The Gale Group. All rts. reserv.

04379981 Supplier Number: 55145969 (USE FORMAT 7 FOR FULLTEXT)  
**An exit interview with 'Mr Cards'.**  
Cards International, n222, pNA  
July 9, 1999  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 1914

... those customers.

Not all ANZ's cobrands have been outstanding successes. Carbonaro observes that a **medical insurance** -based **MasterCard** the bank launched was universally loved "by both its cardholders". A card built around loyalty...

2/9/3 (Item 1 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2006 Dialog. All rts. reserv.

05924637

**Customers, business failing to cash in loyalty card rewards**

Bernard O'Riordan

ABIX - AUSTRALASIAN BUSINESS INTELLIGENCE (AUSTRALIAN FINANCIAL REVIEW)

, p26

June 28, 1999

JOURNAL CODE: WAFR LANGUAGE: English RECORD TYPE: ABSTRACT

WORD COUNT: 98

There have not been many highly successful customer loyalty reward programs in Australia. The Australia and New Zealand (ANZ) Bank has 1.3 million Qantas Telstra **Visa** cards, yet the ANZ **Medical Insurance MasterCard** has only a few thousand cardholders. The Westpac Banking Corporation joined with General Motors (GM) for its GM Card and this Visa or MasterCard credit card links Westpac to Holden. More than 2000 customers have used the initiative to reduce new car purchases by up to \$A2 million. Some of the reasons for customer loyalty programs failing to be effective includes competition and high costs

Copyright 1999 Business Intelligence Australia Pty Ltd. Source: World Reporter (Trade Mark).  
COMPANY NAMES: General Motors Corp; Mastercard International Ltd; Qantas Airways Ltd; Westpac Banking Corp; Visa International; Telstra Corp Ltd; Australia & New Zealand Banking Group Ltd  
DESCRIPTORS: Product Management; Marketing; Company News  
COUNTRY NAMES/CODES: New Zealand (NZ) ; Australia (AU) ; United States of America (US)  
REGIONS: Australasia; Pacific Rim; Americas; North America  
SIC CODES/DESCRIPTIONS: 4512 (Air Transportation Scheduled); 6141 (Personal Credit Institutions); 6029 (Commercial Banks NEC); 4810 (Telephone Communications)

2/7/4 (Item 1 from file: 636)  
DIALOG(R) File 636:Gale Group Newsletter DB(TM)  
(c) 2006 The Gale Group. All rts. reserv.

04379981 Supplier Number: 55145969 (THIS IS THE FULLTEXT)

**An exit interview with 'Mr Cards'.**

Cards International, n222, pNA

July 9, 1999

**TEXT:**

Charles Carbonaro is widely regarded by many in the industry as 'Mr Cards'. As he plans to depart company with ANZ, Cards International profiles his fruitful career to date

VISA INTERNATIONAL'S Australasian boss, Hilton Sack, rates ANZ Banking Group's cards operation as the best in the Southern Hemisphere, and for good reason: in the past four years it has grown into a leading business in its key markets with a customer base that other banks would do just about anything to lay their hands on.

The man that has run that business for the past nine years is Charles 'Cards' Carbonaro and later this year he will retire to form a cards industry consultancy out of Melbourne. Carbonaro has followed the Australian cards industry from its infancy and his relationship with the bank-owned associations, Visa and MasterCard International, stretches back to their first entry into the Australian market.

When he took over responsibility for the ANZ cards business unit in 1990, three years after joining the bank, it was one of the organisation's less impressive divisions. It was recording consistent losses in the region of tens of millions of dollars, and the then head of retail, former chief executive Don Mercer, was debating whether the business was worth rescuing at all.

Carbonaro argued strongly that it was, and within five years translated the loss into a profit of similar magnitude. The bank's market share, then 16 per cent of spending volume, has - in the latest data available - risen to more than 26 percent.

MeMercer told Cards International that Carbonaro knew more about running a credit cards business than anybody else he had ever met.

"At the time Charles took over the cards business it wasn't really a standalone entity," Mercer said. "He took to the challenge, pulled all the various strands of the business together and turned it into a profitable whole. At the time it was hopelessly unprofitable. He got a good, solid base going and then built on it aggressively."

Carbonaro's decision to retire - which was taken late last year - prompted intense lobbying from ANZ's present management, including chief executive John McFarlane, for him to stay, but Carbonaro decided that the time was ripe for a change.

Carbonaro - as his names suggests - has Italian roots but like his father, was born in Egypt, where he spent his early years. After completing his secondary education locally, his family was unable to find the money to send him to university in either Italy or Belgium, so he went to work for the largest paper manufacturer in the Middle East.

"It was a beautiful place to work - we were picked up from home and dropped off again at lunch time and at the end of the day," he recalls. "In summer, the working day lasted from eight in the morning until two in the afternoon. After that it was too hot to work."

In the mid-1950s Carbonaro decided it was time to leave Egypt. Trouble over the Suez Canal and decisions of several foreign governments to break off diplomatic relations with Egypt signalled to him that it was time to seek fresh pastures.

His grandfather's Italian citizenship smoothed the way for a move to Rome, where for three months he weighed his options, considering moves to Australia, Brazil, Canada and Peru. Canada may well have won out until he heard about the vicious winters.



Eventually, Carbonaro moved to Melbourne with his sister to join his brother who had already established a base in the city. "When I arrived I had seven pounds in my pocket and already owed my brother for some basic furniture he bought for me," he said. "I worked my way through maybe five or six jobs in my first years as I got to know Melbourne."

During this period, he worked both as an officer with the Australian Taxation Office and as a rent collector. In 1959 he joined the State Electricity Commission of Victoria (SEC) where he was to stay for 11 years, developing an expertise in information technology, learning to program in Assembler language and Cobol.

"The IBM computer we were dealing with at the time filled a room, and had as much capacity as we will be able to put on Mondex card over the next 12 months," he said.

Carbonaro moved through the ranks fairly quickly at the SEC, gaining the heady heights of a G6 grading - which he described as "out of this world" for somebody his age. He also took advantage of the opportunity to study accountancy part-time, and by 1970 he had developed the mix of qualifications and experience he had been aiming for. He then moved to the Mutual Provident Building Society, now part of Westpac's Bank Of Melbourne empire, where he worked as the accountant before quick promotion to company secretary.

"When I walk down Queen Street to ANZ I can still look up and remember where I was sitting back in 1970."

Carbonaro stayed for 16 years at MPBS, whose acquisitions and mergers took it to the third-biggest building society in Australia, boasting more than 100 branches and 1,700 agencies. It was a crucial period when he began to develop important relationships with the leading bankers and the embryonic cards associations.

"Visa was a bit stop-start in those days in the early 1980s - it came to Australia and then stopped," he said. "MasterCard would deal only with the banks so, as a building society, we formed a relationship with Visa."

"We really introduced Visa to Australia. ANZ [which was the only bank to select Visa over MasterCard in the long-gone days of single issuance] was involved but the building societies were there right at the start."

About this time MPBS, by now known as Statewide Building Society, was involved in a merger with RESI Building Society and Carbonaro became something of a 'father figure' in the merger process. By 1986, he decided, however, that it was time to move on, and formed his own consultancy, focusing on his extensive network of contacts in the Melbourne financial services industry.

The move to consultancy was not to be on this occasion, with ANZ deciding to acquire his services on a full-time basis, first to sign up the building societies and credit unions to feed their Eftpos and ATM operations through ANZ's network.

"This was the beginnings of the cashcard ATM network, the first shared network in Australia," Carbonaro said.

Later in 1989, Mercer, whose star was beginning to ascend at ANZ as head of retail banking, asked Carbonaro to look into the troubled cards business, a move that less than a year later resulted in his permanent appointment as general manager, cards. "We did a lot of work in those early days centralising the cards processing in [the Melbourne suburb of] Richmond," he said. "Staffing levels were reduced by 30 percent and we turned a substantial loss-maker into a profitable business within three years."

"Today the operation is a significant contributor to ANZ's bottom line," he said. "It's paid dividends for the bank - we are better than our competitors and we've retained the services of some senior people who are still here to this day."

During this period, Carbonaro also held responsibility for ANZ's computer operations and he oversaw the centralisation of the bank's back office, including launching national call, transaction processing and

finance centres.

"We've grown profit over the years by growing the business - the market share has gone from 16 percent to 26 percent by volume," he said.

"The interesting thing is that even at 16 percent share, it still would have been a good business from ANZ's perspective - certainly market share would have been greater than its share of other personal banking services in Australia."

The crowning glory of Carbonaro's success has come with the Telstra and Qantas Telstra Visa (QTV) cards, arguably pound-for-pound the world's most successful co-brand.

At last count, ANZ had more than 1.3 million of the cards out in the marketplace, more than the portfolios of American Express, Diners Club and Citibank combined in Australia. "The flow of business from the cards is phenomenal," he said.

While the cards numbers on QTV are impressive, the spending figures are nothing short of sensational. TV and QTV cards make up just more than half of ANZ's total cards but they chalk up more than 70 percent of spending volume. In addition, the card has attracted roughly two-thirds of all Qantas frequent flyers, which would have to rate as arguably the most valuable demographic group in Australia.

Analysts say the challenge for ANZ is to leverage the one-off cards business into a deeper relationship with those customers.

Not all ANZ's cobrands have been outstanding successes. Carbonaro observes that a **medical insurance**-based **MasterCard** the bank launched was universally loved "by both its cardholders". A card built around loyalty to several 'Aussie rules' football teams has also come a bit of a cropper, failing to meet internal targets for either issuance or spending volume.

That's not to say, however, that the success of Telstra and Qantas Telstra cards was a once-off. The Westfield Visa, which provides rewards from spending at Westfield shopping malls around Australia, is on budget and is expected to pick up pace toward 100,000 cards by this time next year.

"The trouble with cobrands in Australia is that the QTV is the benchmark and that success is virtually impossible to emulate," one of Carbonaro's competitors said. "I think the Westfield card is looking like a reasonable product - certainly one of the top half dozen in the market."

Carbonaro has also extended ANZ's cards business into Asia, with considerable success in India, Pakistan and Indonesia. Outside the bank, Carbonaro has held a global directorship with Visa International, and board positions with Cardlink Services, Funds Transfer Services, the Australian domestic credit card, Bankcard, Mondex International and Mondex Australia.

Despite ANZ allegiance to Visa, Carbonaro has consistently championed the Mondex cause, often upsetting Visa in the process. Carbonaro still believes Mondex and Multos offer the best options for smart cards and he maintains that the cards associations will eventually be forced to stop the posturing and implement the chip-card strategies that the banks demand.

"Mondex is the best available product, but there's no business case at this time," Carbonaro said. "As for Multos I haven't seen anything better - it's as simple as that. "The banks need to tell MasterCard and Visa what they want done. They are there to help members and suggest innovative solutions. "If the banks are convinced there's a better way to go, then it is their choice, not the associations'."

He cites ANZ's selection of Visa as its preferred credit cards platform but MasterCard's Cirrus and Maestro for its debit products. "We decided what was best for our customers and those same principles will apply when smart cards are introduced."

Mercer believes there will be plenty of banks seeking out Carbonaro's talents once he launches his consultancy. "He's an excellent operator and as a manager he has a nice way with people," Mercer said. "I think it's a fine compliment to a manager when his staff appreciate what he's doing and

there was always respect there and an appreciation of the contribution from every member of the team."

ANZ's global head of personal financial services, Peter Hawkins, has appointed First Manhattan consultant Brian Hartzer to fill Carbonaro's shoes when he retires in September. Hartzer is a Princeton graduate and a respected operator, aged 32.

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